"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Fair today and tomorrow; much colder Tuesday; fresh northwest winds.
For full weather report see Page 12.

VOL. LXIV...NO. 20,750. .... NEW YORK, MONDAY, NOVEMBER 16, 1914.—FOURTEEN PAGES. ONE CENT In Greater New York, Jersey City and Newark. { Elsewhere TWO CENTS.

RESERVE BANKS WILL OPEN TODAY

Far-Reaching Changes in the Banking and Currency System Begin Under Federal Act.

McADOO THANKS BANKERS

Secretary Is Gratified by Their Efforts to Start New System on Date Set.

SEES AN END OF PANICS

Use of Commercial Bills Will Guarantee Money and Credit to Meet Business Needs, He Says.

Special to The New York Times.

WASHINGTON, Nov. 15.—Secretary of the Treasury McAdoo issued this statement today in connection with the opening tomorrow morning of the Federal Reserve banks:

"I am exceedingly gratified by the prompt and cheerful response which the Directors of the several banks made to my suggestion that the banks be ready for business on Nov. 16, in spite of the fact that only three weeks were allowed in which to perfect their organizations. In every district a cheerful and hearty response has been given, and in all parts of the country the member banks have joined with the Secretary of the Treasury and the Federal Reserve Board in an earnest and laudable effort to open the system under the most auspicious circumstances."

The twelve reserve banks established in Boston, New York, Philadelphia, Cleveland, Richmond, Dallas, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, and San Francisco, start off with a combined authorized capital of $106,795,600. They embrace 7,571 member banks, whose total reserve as of Sept. 12 was estimated by the Controller of the Currency to be $580,000,000 in excess of the total reserve required under the new law. The excess reserves of lawful money is estimated at close to $250,000,000.

Here is the territory that will be served by the regional banks:

BOSTON, with a capital of $9,711,900, will serve Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, an area of 66,465 square miles, with a population of 6,557,841.

NEW YORK, with a capital of $19,931,700, will serve New York State, an area of 49,170 square miles, with a population of 9,113,279.

PHILADELPHIA, with a capital of $12,501,500, will serve New Jersey, Delaware, and Eastern Pennsylvania, an area of 39,985 square miles, with a population of 8,110,217.

CLEVELAND, with a capital of $12,101,700, will serve Ohio, Western Pennsylvania, Northwestern West Virginia, and Eastern Kentucky, an area of 183,993 square miles with a population of 7,961,022.

RICHMOND, with a capital of $6,387,400, will serve the District of Columbia, Maryland, Virginia, North Carolina, South Carolina, and the rest of West Virginia, an area of 173,818 square miles with a population of 8,519,315.

ATLANTA, with a capital of $4,670,600, will serve Alabama, Georgia, Florida, Eastern Tennessee, Southern Mississippi, and Southeastern Louisiana, an area of 176,940 square miles with a population of 6,695,341.

CHICAGO, with a capital of $12,687,700, will serve Iowa, Southern Wisconsin, Michigan Peninsula, Northern Illinois, and Northern Indiana, an area of 176,948 square miles, with a population of 12,629,382.

ST. LOUIS, with a capital of $4,987,300, will serve Arkansas, Missouri, (except the extreme Western part.) Southern Illinois, Southern Indiana, Western Kentucky, Western Tennessee, and Northern Mississippi.

MINNEAPOLIS, with a capital of $4,811,000, will serve Montana, North Dakota, South Dakota, Minnesota, Northern Wisconsin, and the rest of Michigan, an area of 437,930 square miles, with a population of 5,724,895.

KANSAS CITY, with a capital of $5,530,300, will serve Kansas, Nebraska, Colorado, Wyoming, extreme Western Missouri, Northern Oklahoma, and the extreme northern part of New Mexico, an area of 509,649 square miles, with a population of 6,306,850.

DALLAS, with a capital of $5,698,900, will serve Texas, the rest of New Mexico, Southern Oklahoma, the rest of Louisiana, and Southeastern Arizona, an area of 404,826 square miles, with a population of 5,310,561.

SAN FRANCISCO, with a capital of $7,775,400, will serve California, Washington, Oregon, Idaho, Nevada, Utah, and the rest of Arizona, an area of 693,658 square miles, with a population of 5,389,303.

In announcing the inauguration of the new system Secretary McAdoo said:

"The opening of these banks marks a new era in the history of business and finance in this country. It is believed that they will put an end to the annual anxiety from which the country has suffered for the last generation about insufficient money and credit to move the crops each year, and will give such stability to the banking business that the extreme fluctuations in interest rates and available credits which have characterized banking in the past will be destroyed permanently. The Federal reserve banks provide a system of credits based upon commercial paper, thus at last securing to the country an adequate supply of the necessary credits to meet the legitimate needs of business as they develop.

"The supply will be absolutely responsive to the demand, and thus business will be freed from the restrictions, limitations, and injuries from which it has suffered in the past, because it has not been able to receive at the time when most needed the credit facilities which were essential to its regular and proper development. The whole country is to be congratulated upon this final step in an achievement which promises such benefits to the American people."

The Secretary extended his congratulations to his associates on the Federal Reserve Board upon the great patience, intelligence, patriotism, and loyalty with which they had taken hold of the task which confronted them since they took office on Aug. 10. Controller Williams is in Richmond, to be on hand at the opening of the bank in that city.

HOW THE SYSTEM WORKS.

Commercial Bills Used as Security for Circulating Notes.

Radical and far-reaching changes in the entire banking and currency system of the United States will become effective today through the opening of the twelve Federal Reserve banks and the beginning of actual operations under the Federal Reserve act.

One fundamental change made by the new system is the utilization of commercial paper—that is, bills and notes drawn and negotiated in the ordinary course of trade—as security for circulating notes. Another is the use of such

Continued on Page 5.

GEORGE FRED ALMOST KING.

But ex-Minister Williams Missed His Backer and the Scheme Lapsed.

Special to The New York Times.

BOSTON, Nov. 15.—If George Fred Williams, late Minister to Greece, had possessed $25,000 he could have been King of Albania today. He says so himself, and asserts that the people begged him to become their ruler.

Mr. Williams arrived in Boston yesterday. He wants it understood that he resigned from his office of his own free will and was not in any way asked to quit his job by the United States authorities. Telling of his experience in Albania, he said:

"If I had had $25,000 I could have set up a government in Albania and formed a Ministry, and I would have been recognized as the head of the nation. I left there late in June and went to Switzerland in search of a rich American who had taken a lot of interest in the welfare of the Albanians. When I got to Switzerland I found the man had gone to France, and I reluctantly gave up the chase and went back to Albania.

"My idea was to form a cantonal form of government such as they have in Switzerland, create a central governing body, and allow the cantons to run their own local affairs. The people there begged me to be their head, and I am proud of the part I played in their behalf. I did not for a moment believe my Government would back me up."

BIND AND GAG MILLINER.

Thieves Ransack Shop and Escape Without Booty.

Two men bound and gagged Mrs. Therese Parline, 35 years old, a milliner, of 789 Second Avenue, in a living room in the rear of her shop near Forty-second Street yesterday afternoon. They ransacked the shop without finding any money and escaped. The milliner thinks the same two men were in her shop last Friday.

Mrs. Parline was busy in the shop yesterday, and then retired to the rear room. The door which opens on the hall of the building was thumped, and when Mrs. Parline answered she was confronted by two men, one about 45 years old, the other about 25, both with overcoats buttoned to the collar, and the peaks of their caps pulled over their eyes.

One quickly took her by the throat, and as he and his companion pushed their way into the room a blow was dealt her on the mouth. The woman fell dazed, and in quick time her hands were tied behind her back, her feet bound, and a gag put in her mouth. The thieves tossed things about in the millinery establishment in their search for money, and the noise attracted the attention of Patrick Murphy, one of the tenants.

He summoned Policeman McLaughlin of the East Fifty-first Street Station, but when he entered the place the thieves had fled. Her bonds were cut, and Mrs. Parline was found to be in a hysterical state. An ambulance from Flower Hospital was called, and Dr. Rollings attended the woman, after which she was conducted to another abode by her husband, who is said to be an architect.

The millinery shop is next door to a branch of the United Cigar Stores Company, which was robbed recently.

ERB LOSES HIS CONTROL.

Railroad Financier to Resign as President of Moffat Road.

Special to The New York Times.

DENVER, Col., Nov. 15.—Newman Erb of New York, who organized the Moffat Railroad, has lost his control of the company and in a few days will tender his resignation as President. Efforts are being made by men who have long been interested in the property to form a syndicate which will take over Mr. Erb's stock.

Frederick H. Prince of Boston, it is said, will be made President and will arrange the bargain whereby Mr. Erb's holdings will pass into the hands of Denver men.

Mr. Erb, projector of the Moffat Tunnel through the Rocky Mountains, obtained control of the railroad about eighteen months ago. Mr. Erb and his associates put up $1,000,000 in cash, which was to be used in extension of the company's lines. They took bonds at a discount and they agreed to provide other funds as needed, beyond the revenues of the property.

In addition to owning control of the Moffat road, Mr. Erb also is the principal owner of the Minneapolis & St. Louis, Iowa Central, and Ann Arbor Railroad companies.

DENIAL FROM ECUADOR.

British Consul There Says Neutrality Is Being Observed.

G. A. Cordova, the Minister from Ecuador received a telegram from his Government yesterday regarding the contention of the British Embassy at Washington that German cruisers were receiving coal from Ecuador. The telegram, which was signed by President Plaza, quoted the British Consul at Guayaquil as saying that Ecuador was maintaing strict neutrality. The telegram follows:

Quipo, Ecuador, Nov. 14.
Minister of Ecuador:

This Government knows nothing of the charges referred to by you. The British Consul at Guayaquil when informed about the news published in New York made a declaration authorizing you to publish the same. He said: "The Consul of his British Majesty has only words of praise for the Government and people of Ecuador for their sincere affection to Great Britain and for the strict neutrality which they have so well preserved."

President PLAZA.

KINGSTON TWICE SHAKEN.

Earthquake Shocks Do No Damage in Jamaica, but Alarm People.

Special Cable to THE NEW YORK TIMES.

KINGSTON, Jamaica, Nov. 15.—Two earthquake shocks were felt here this morning. The first, which was of considerable force, came at 12:50 o'clock, lasting seven seconds. The second came between 8 and 9 o'clock, and was slight.

No deaths, damage, or personal injuries were caused, but the people were alarmed.

PEACE MOVE IN GERMANY?

Report That Such a Propaganda Is Being Unofficially Started.

GENEVA, (Via Paris,) Nov. 15.—It is reported from Basle that private peace committees are being formed in Southern Germany with the connivance of the authorities to start unofficially a peace propaganda.

Still POLAND WATER Aerated
America's Favorite.
Recognized as the Leader for its Purity and Medicinal Properties in every part of the world. —Advt.

BURST MAINS FLOOD STREETS IN A STORM

Cellars Inundated and Tenants Routed in Bushwick Av., Williamsburg.

HOUSE SET AFIRE IN PANIC

Excavation for Subway in Varick Street Like a Mill Race — Car Lines Blocked.

A heavy fall of rain, whipped by a southeast gale, was accompanied yesterday by the bursting of two water mains, one in Varick Street that flooded the excavation for the new Seventh Avenue subway, and another in Brooklyn that caused a fire and interrupted all electric power in part of Williamsburg. There was also a flood in the new subway excavation at Flatbush and Sixth Avenues, Brooklyn, which diverted street car traffic.

Sunday crowds were driven from the streets by the downpour, which fell from 5 o'clock in the morning until 8 at night, except a brief interval in the afternoon, and at times the wind reached a velocity of sixty miles.

The heaviest damage was done in Bushwick Avenue, between Johnson and Montrose Avenues, Williamsburg. Here a thirty-six-inch water main burst, tearing a hole in the pavement forty feet square, from which welled great volumes of water that poured into cellars and basements.

Sets House Afire.

The main broke at 6 o'clock in the morning with a tremendous roar. A tenant in the building at 253 Bushwick Avenue was frightened so much by the explosion, which shook the house, that he dropped a lamp as he was running through the hallway. The lamp exploded and the cries of fire aroused other tenants, who ran to the street. Many who saw the cavity in the pavement, with the water pouring out of it, were thrown into a panic, and climbed over a fence in the rear of the building to escape.

Morris Goldstein, an invalid, who lived on the third floor of the house, was rescued by Policeman Hoffman and was taken in a semi-conscious condition to St. Catherine's Hospital. The firemen were hampered in their work by the flood in the street, and to add to the confusion the water broke the conduits of the electric light and telephone wires. After that it was necessary to shut off all electric power in that district.

The front trucks of a trolley car of the Bushwick Avenue line, which was passing at the time of the explosion, were lifted from the rails and the car slid toward the hole in the pavement. Fourteen passengers in the car were forced to jump off, and it was stopped just at the edge of the hole.

A miniature river poured down the slope of Bushwick Avenue to McKibbon Street and flooded the cellars. The foundations of some of the buildings were threatened and the tenants were ordered out of them by reserves from the Hamburg Avenue and Stagg Street Police Stations.

Firemen were put to work by Deputy Chief Lally pumping water from the cellars, and a gang of men from the Water Department were ordered out to repair the broken main.

Flood in Varick Street.

The flood in the subway excavation in Varick Street also occurred at 6 o'clock. A twenty-inch main at Varick and Canal Streets, which had been undermined, broke, sending out a torrent of water. This caused a twelve-inch high-pressure main pipe to sag and give way. A ten-foot trunk sewer which ran along Canal Street was next attacked by the flood, and as the foundation was washed from under it, the piping cracked. The water, which was rushing through like a mill race, tore through the excavation, filling it at the Canal Street end to a depth of twenty feet. The flood in the digging extended six blocks north from Canal Street.

Varick Street is being widened by the city, and, while a part of the thoroughfare is planked over, the new bit of roadway where the subway cut is being made is exposed. For a time it was feared that the concrete wall built along the sides of the excavation to protect the foundations of the buildings might give way, but it held and prevented the water from flooding basements or damaging the buildings along the route.

When the high-pressure water pipe gave way the "triple-six signal" went over the Fire Department wires, and Acting Chief Martin and Deputy Chief Binns responded. Edward E. McCall, Chairman of the Public Service Commission; Travis P. Whitney, its Secretary; D. L. Turner, Deputy Engineer of subway construction, and a score of engineers hurried to the scene, and engineers and workmen were summoned by the Water Department, and also by the Degnon Contracting Company, which had the contract for the subway at that point.

Delays Subway Work.

There was some question whether the break in the water mains was caused primarily by the storm. Mr. Whitney thought the accident was caused by a slight leakn in the main. The storm, he said, had let the volume of the flood and had made repairing of the mains much more difficult.

Water pressure in that district was turned off soon after the break, and the high pressure main was patched in an hour. It took two hours more to repair the twenty-inch main. Then tons of cobblestones were dumped into the excavation at Canal Street to make a foundation for the broken trunk sewer, and a temporary connection was made to check the flow of water from that source.

Throughout the day the workmen were hampered by the heavy rainfall. The records of the Weather Bureau in the Whitehall Building showed that .72 of an inch fell.

The rush of water from a sewer main through a temporary wooden flume in the excavation for the Flatbush Avenue and Eastern Parkway subway, at Flatbush and Sixth Avenues, Brooklyn, tore out the sides of the flume at night, and for more than three hours water poured into the excavation. Workmen of the Cranford Construction Company had to repair the leak by forcing on the sides of the flume against the rush of water. The excavation was filled to a depth of eight feet.

The police considered the avenue unsafe for street car traffic and ordered the Brooklyn Rapid Transit Company not to run any cars over the block in which the break occured. All cars of the Flatbush Avenue line and the Flatbush-Seventh Avenue line had to make a long detour, which they followed all night.

BRONX STREET LIGHTS OUT.

Region Below Tremont Avenue Dark Nearly Three Hours.

Street lights in the Bronx below Tremont Avenue were out for the greater part of three hours last night, owing to a short circuit in a dynamo in the Edison Company's plant at 140th Street and Rider Avenue. None of the lights in buildings except those in the Tremont Police Station went out, as only the dynamo supplying power for city illumination was affected.

8x10 Bromide Enlargements, 35c. Victor N. Nunes Co., Opticians, 24 E. 42d St. —Advt.

GERMAN AUTO ORDER TURNED DOWN HERE?

London Hears That Americans Refused to Sell Machines to War on Allies.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—The Daily Mail says:

"We are enabled to state today that America has begun to intervene in the great war in a most effective fashion. She is refusing to provide Germany with urgently needed sinews of war. This war has been called a motor war. Within the last six weeks Germany has been making strenuous efforts to purchase lorries for military transport in the United States. Her War Office announced that tenders would be entertained for 300 two-ton lorries, costing £400 apiece.

"Arrangements, it is stated, had been made to receive the shipment at Copenhagen. The order represented a cash value of £120,000 and was about to be placed with a Philadelphia company when the knowledge of the transaction came to two capitalists who control the shares of the company. They stated that the order could under no circumstances be filled, and they threatened, if their wishes could be enforced in no other way, to liquidate the company rather than it should be the means of providing the German Army with so valuable an equipment.

"They declared that they could not reconcile business or the profits to be derived from it with thought that motor lorries, stamped 'Made in U. S. A.,' should be used to transport siege guns and shells with which to batter British, French, and Russian troops. The order was thereupon 'rejected with thanks.'

"The American to whom we are indebted for this significant and gratifying information thinks there is reason to believe that Germany will encounter an equally cold shoulder among other firms in the United States motor trade."

ALLIES 5 TO 3 AGAINST GERMANS IN FRANCE

London's Idea of Opposing Forces —Why Two British Colonels Were Cashiered.

The following interesting bits of gossip about the war, current in London but not printed in the newspapers, were brought to THE TIMES by a passenger returning on the steamship New York yesterday:

"Lord Murray, just back from France, brings the information that the German forces on the allied front in France and Belgium number forty army corps, about 1,600,000 men. This is less than was generally supposed. If the computation is correct, the Allies, with about 2,700,000 men, must outnumber the Germans on this front by five to three, which speaks very highly for the Germans.

"In this connection Englishmen of the more intelligent class seriously deprecate the position taken by some of the sensational papers of deriding and belittling the Germans. It is said that Lord Kitchener has sought to offset this attitude by instructing the military 'eye witness' to speak of German valor and so forth. In any case some of 'Eye Witness's' recent reports have paid the enemy due tribute.

"The story told as to the real facts of the cashiering of the two British Colonels announced in the London papers last week is that they surrendered to British troops. It appears they got the impression that their commands were cut off from the rest of the British line and completely surrounded by a much superior enemy force, and hoisted the white flag to save their men from supposed annihilation.

"It is said they were led into their error partially by the fact that some of the British troops have been supplied with a new overcoat, which at a distance closely resembles the green-blue of the Germans.

"There is a story current in London that three British submarines have been lost while attempting to lay mines off the entrance to the Kiel Canal. There is, however, nothing like corroboration of it."

ITALIAN ORDER STOPS RE-EXPORT OF COPPER

Such Goods for Germany Must Be Addressed There and Could Be Seized by Warships.

Special Cable to THE NEW YORK TIMES.

MILAN, Nov. 15, (Dispatch to The London Daily Chronicle.)—To frustrate export agents who deal in contraband merchandise for belligerent countries, the Italian Government has promulgated an order which comes into force immediately. No class of goods, the exportation of which from Italy has been vetoed since the outbreak of the war, can be redispatched to foreign countries if they arrive at Italian ports accompanied by invoices showing Italy as their destination.

Moreover, if invoices of such consignments are made out to "bearer" and fail to specify any fixed destination, then all goods are to be considered as intended for home consumption, and no subsequent transit across the frontiers will be tolerated.

The decree is likely to act as a check on the shipments of copper to Germany, in which American interests have been concerned. It means that copper for Germany sent through Italy must be addressed to Germany, and such shipments could be easily picked off by British warships at Gibraltar or on the high seas. Sweden and Norway have already prohibited the shipments of copper through their territories.

DE WET ARRESTS HERTZOG?

Boer Leader Said to Have Seized Him for Urging Surrender.

Special Cable to THE NEW YORK TIMES.

CAPE TOWN, Nov. 15, (Dispatch to The London Daily Mail.)—It is rumored that Gen. de Wet has made Gen. Hertzog a prisoner for addressing the rebels, advising them to surrender.

GREEN STRIPE SCOTCH
ANDREW USHER & CO., Edinburgh.
Ask for the Black Bottle With the Green Stripe. —Advt.

FIRST GARRISON OFF FOR THE CANAL ZONE

Fifth Infantry Arrives from Plattsburg, N. Y., Barracks and Embarks at Weehawken.

MUSICIAN KILLED ON TRIP

Head Strikes Baggage Truck as He Leans Out Window to Bid Sweetheart Good-bye.

The United States transport Buford, having on board the Fifth Infantry, going to the Panama Canal Zone as the first members of the permanent force to man and form the supports of the canal's great fortifications, left Weehawken for Colon late yesterday afternoon. There were 900 officers and men on the Buford, in addition to the families of the married officers.

The regiment arrived from Plattsburg (N. Y.) Barracks late Saturday night in three trains of fourteen cars each. The trip of the second section, which carried the Second Battalion of the regiment, was saddened by the accidental death of Musician Saba Donnelly of Company G, son of a retired Sergeant of the regular army. The boy had written to his sweetheart in Mechanicsville, about thirty miles north of Albany, that if the train stopped there he would get off and say good-bye to her, but that if it did not he would drop a note as it went by the station. The girl was at the station when section two went thundering by, and Donnelly leaned out of his window and waved his hand in which he held the letter.

A station truck piled high with express packages stood just beyond the girl. She saw Donnelly's danger and tried to warn him, but he did not understand. He dropped the letter and a fraction of a second later his head struck the top box on the truck. His comrades drew him back into the car and the regimental surgeon attended him, but he died an hour later. The body will be shipped back to his father in Plattsburg.

The Buford arrived here from Vera Cruz last Tuesday, and was moored north of the Weehawken passenger station, where the soldiers arrived and embarked. By midnight the entire regiment was aboard and then began the loading of the commissary, the wagon trains and animals, and the household goods and baggage of the officers and men.

Col. Charles G. Morton, the commander, recalled that the Fifth was Gen. Miles's old regiment, and that under Gen. Miles it had seen some of the hardest service of any regiment in the army. As constituted today, he said, there was not a finer body of men in the army. For more than ten years Plattsburg Barracks was the home post of the regiment, although it was away for two years during the second occupation of Cuba by the forces under Major General Thomas H. Barry. One of the soldiers had a copy of several resolutions of praise adopted by the City Council of Plattsburg a few days ago.

The Twenty-ninth Infantry is soon to leave New York to join the permanent garrison in the Canal Zone. One battalion is now the garrison command on Governors Island. The other two battalions are at Fort Porter and Fort Niagara, in Northern New York.

In addition to a full brigade of infantry, there will be sent to the Isthmus several batteries of field artillery and four troops of cavalry. These troops, who will number about 4,000, are in addition to the large force of coast artillery men now manning the Panama fortifications under command of Col. Adelbert Cronkhite. To command this force, either Major General J. Franklin Bell, or Brig. Gen. Robert K. Evans, will be sent to Panama.

Among the officers who sailed on the Buford were Lieut. Col. S. L. Faison, Capts. William D. Davis, James P. Harbeson, Robert E. Merch B. Stewart, Joseph K. Partello, Oliver Edwards, and Lieuts. Wilford Twyman, Daniel A. Nolan, Allan Rutherford, Robert E. Boyers, d'Alary Fechét, J. C. P. Barthoif, and Noble J. Wiley.

PLANS FOR OPENING CANAL.

President to Sail for Panama on the New York on March 5.

Special to The New York Times.

PHILADELPHIA, Nov. 15.—President Wilson's plans for the formal opening of the Panama Canal and the Panama-Pacific Exposition, announcement of which has been eagerly awaited, were given in detail here today by Lieut. Commander Needham L. Jones, naval aid to the President.

The plans, drawn by Lieut. Commander Jones, are comprehensive, inasmuch as they include both the opening of the canal and the exposition. In outlining the plans, the President's aid said:

"The foreign ships will arrive at Hampton Roads between Feb. 10 and 15, and will there join the United States fleet of seventeen vessels. The foreign officials will be brought to Washington and on Feb. 20 will be taken to the White House to meet the President. They will be present when he presses the button that opens the exposition.

"On Feb. 22, Washington's Birthday, the President will go to Hampton Roads to review the ships as they sail for the eastern terminal of the canal. On March 5 the President will return to Hampton Roads to join the New York and will sail for Colon. The New York is the latest and biggest battleship and can steam to San Francisco, 6,000 miles, at fifteen knots, without replenishing her coal or fuel oil. The New York will be convoyed by her sister ship, the Texas.

"The two vessels will arrive at Colon on March 10 and the President will be transferred to the Oregon to go through the Canal. On the Oregon will be the President, the Secretary of the Navy, Admiral Clark, who commanded the Oregon on her trip around the Horn, and Admiral Dewey, the hero of Manila Bay.

"Upon the arrival of the Oregon at Balboa the formal celebration of the opening of the Canal will be held, with illuminations at night. The Presidents will exchange visits with the President of the Republic of Panama, after which he will go aboard the New York and proceed to San Francisco at the head of the fleet.

"The President will stop at San Diego three days and will arrive at San Francisco on March 24. After four days at the exposition he will proceed to Washington by private car, while the Secretary of the Navy will go to Puget Sound to inspect the navy yard at that place.

"The President has declined to allow newspaper men or photographers to go on the ships, except one representative from each of the press associations."

The President's naval aid did not explain how the warring nations were going to send ships to the naval review.

CHAS. E. MATTHEWS, THE DESK MAN, Now 31 E. 28th St. Complete Office Outfitter. —Advt.

AUDACIOUS BLOWN UP BY HER CREW AFTER GERMAN MINE WRECKED HER; ALLIES DRIVE GERMANS OVER YSER

Summary of War News.

The left bank of the Yser Canal is now in full possession of the Allies, according to an official announcement from the French War Office. Woods south of Bixschoote, which were won by the Germans, have been retaken by the Allies, and an offensive movement attempted by the Germans south of Ypres has failed.

German Army Headquarters reports that unfavorable weather is hampering progress in Flanders, but that in a preliminary engagement several hundred British and French soldiers were captured. A strong French point of support in the Argonne has been taken.

The British Admiralty announces that Indian troops, assisted by the cruiser Duke of Edinburgh, have occupied the forts at Turba, Gulf of Aden, and have won success against the Turkish garrison, Sheikh-Said.

The Russian General Staff reports further progress in East Prussia and in Poland. In the latter territory the Germans are said to have withdrawn from Kalisz and Weljun. In Galicia the Austrians are said to be organizing for a defensive movement along the San River, while to the south the Russians are again advancing toward the Carpathians.

Germany denies the charges of the British Government regarding methods employed in laying mines in the North Sea, stating that German warships laid these mines, and only along the English coast. The British charges are declared to be England's excuse for closing the North Sea.

Paris and London yesterday celebrated the fête day of King Albert. Crowds turned out in both cities to show sympathy for the Belgian monarch and his people, and services were held in churches of all denominations.

ALLIES GAINING IN FLANDERS FIGHT

Paris Reports That Germans Have Been Forced Across the Yser Canal

AND YPRES ATTACK FAILED

Berlin, However, Announces the Capture of a French Position in the Argonne.

PARIS, Nov. 15, 10:40 P. M.—This official communication was issued by the War Office tonight:

The most notable incident of the day has been the throwing back of the enemy on the right bank of the Yser Canal. That part of the left bank, which the Germans previously held, has been completely evacuated.

We have retaken to the south of Bixschoote a small wood, which had been lost following a night attack.

At the end of the day the enemy had shown without success an offensive to the south of Ypres.

On the rest of the front there is nothing to report.

The afternoon bulletin said:

Yesterday, relatively a quiet day on the whole front, was characterized principally by artillery combats. The Germans, however, again attempted several attacks to the north, east and south of Ypres. They were all repulsed with considerable losses to them.

To sum up: All the efforts made by the Germans during the last several days have resulted only in the capture of the ruined village of Dixmude, whose isolated position on the right bank of the canal rendered its defense difficult.

Between the Lys and the Oise the pushing forward of approach works has continued along the greater part of the front.

Upon all the remainder of the front to Lorraine and in the Vosges there was detached artillery firing and minor actions without importance.

Berlin Reports Gain in Argonne.

BERLIN, Nov. 15, (via London.)—German General Headquarters issued this report this afternoon:

The fighting on our right wing made only very slight progress yesterday, owing to the unfavorable weather, but in the course of a difficult preliminary encounter we captured several hundred French and English soldiers and two machine guns.

In the forest of Argonne we succeeded in blowing up and captured a strong French point of support.

The report of the French that they had dispersed a German division at Coincourt (Department of Meurthe-et-Moselle,) to the south of Tarfal, is an invention. On the contrary the French suffered considerable losses here while we did not lose a single man.

HEAVY LOSSES AT YPRES.

Prussian Guard and Bavarians Said to Have Suffered Most.

PARIS, Nov. 15.—An excellent impression was created here by today's official communication announcing that the German troops had been driven to the right bank of the Yser Canal after they had resisted for several days all efforts to dislodge them from the left bank.

It is officially announced that the German attack in the vicinity of Ypres with powerful, compact bodies of men who displayed great energy in pushing home their futile attempts, resulted in great casualties among the assailants. Their ineffectual attempts to break the Allies' resistance, according to an official announcement, cost them thousands of killed and wounded, while many men were made prisoners. Large groups of these prisoners, it is reported, have been sent to England and to the various French concentration camps.

One detachment of 120 Germans captured is said to have been all that remained of 1,000 men who started out to fight in the morning. Some of the prisoners, it is said, declared that companies of the Prussian Guard and of the Second Bavarian Corps which had been brought up to their full war strength of 250 men early in November, now numbered only from 50 to 100 men.

The nature of the battle was such that the positions of the combatants were within a few yards of each other, and the Germans were compelled to withdraw their guards and sentinels into their trenches for shelter.

The official report says the progress of the Allies was very slow, but continuous.

GERMANY'S REPORTED CASUALTIES 545,500

Latest Prussian List of 10,500 Names Covers Fighting in France Only to Oct. 14.

Special Cable to THE NEW YORK TIMES.

COPENHAGEN, Nov. 15, (Dispatch to The London Daily Chronicle.)—The seventy-fifth list of Prussian casualties contains 10,500 names. The last actions referred to in it, were those fought in Northern France between Oct. 2 and 14.

The German lists published up to this time have contained 535,000 names, but these figures do not include the losses sustained during the retreat in Poland or those which followed last month's hard fighting in Belgium.

British Officers in Death List.

LONDON, Nov. 15.—The official Press Bureau tonight made public three casualty lists of officers received from headquarters under dates of Nov. 4, 6, and 7. These lists give 56 officers killed, 106 wounded, and 47 missing. The names of some of the more prominent contained in the lists have already been published.

Among those killed whose names have not previously been made public are Lieut. Col. C. A. C. King of the Yorkshire Regiment, Capt. the Hon. Douglas Arthur Kinnaird, Master of Kinnaird, of the Scots Guards, eldest son of Lord Kinnaird, former Lord High Commissioner to the Church of Scotland, and Major the Hon. Hugh Dawnay of the Second Life Guards, second son of Viscount Downe.

In the list of the wounded appear the names of Capt. the Hon. Richard George Morgan-Grenville, Master of Kinloss, of the First Rifle Brigade, who is the son and heir of Baroness Kinloss; Lieut. the Hon. William Fraser of the Gordon Highlanders, son of Lord Saltoun; Lieut. Col. A. G. B. Smith of the Scots Fusiliers, and Brig. Gen. H. G. Ruggles-Brise.

RUSH TROOPS TO DIXMUDE.

Germans Sent 2,000 There Friday—Much Sickness Among Their Men.

Special Cable to THE NEW YORK TIMES.

AMSTERDAM, Nov. 15, (dispatch to The London Morning Post.)—The Germans have gained little by their occupation of Dixmude. There is reason to believe that very soon they may have to evacuate the village, and at any rate it will be impossible for them to concentrate strong forces at that point for the advance to Dunkirk.

The Germans are aware of their critical position, for they are still moving up reinforcements which come from Germany via Liége. Two thousand reservists from Wesel, eighty motor cars with maxims, and 1,200 horses from Magdeburg arrived there on Friday and were sent through to Dixmude.

The German authorities are doing their best to cheer up the soldiers. At Ghent and Bruges the news is being spread that Calais has been captured.

Among the German troops operating in the region of Dixmude and Ypres there are many cases of disease, and, as the hospitals are already overcrowded, train loads of wounded are being sent to Germany via Liége, 3,000 wounded having arrived there yesterday. Eighteen naval guns have been sent from Liége to Douai.

THREE GERMAN DEFENSE LINES

Invaders Said to be Prepared to Resist as on the Marne.

GENEVA, (Via Paris,) Nov. 15.—The German Army Staff has prepared three formidable defensive lines from the North Sea to the Rhine, to be used in the event of a retreat, according to a high Swiss army officer, who recently returned from Germany.

The first line extends from Antwerp southward to Namur and Sedan, he says. The second is on the frontier between Maestricht, Luxemburg, and Metz. The third is on the Rhine itself, extending from Basle to Cologne, and even further. The officer did not visit Alsace or Lorraine.

The Swiss officer predicts that long battles similar to those of the Marne and the Aisne will be repeated on each of these lines unless Russia attacks strongly in the meantime.

Smoke Imported Bock Panetelas. Mild and sweet. This famous cigar better than ever. —Advt.

HAVE YOU SEEN "EXPERIENCE"? Booth Theatre, 45th St., West of B'way. —Advt.

WARSHIP SUNK NEAR BASE

Battleship Destroyed by Admiralty Order After Failure to Save Her.

OLYMPIC'S GALLANT WORK

Liner Strove to Tow Wreck to Safety, Aided by Other British Warships.

MINE LAYER FOUND NEAR BY

Trawler Under Norwegian Flag Captured with a German Crew on Board.

Censorship Permits No Cabling About the Audacious Disaster

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—In re your cabled inquiry of yesterday, it refers to news which we were not and are not permitted to send.

The message to which the above is the reply was a request for details of the loss of the British superdreadnought Audacious. THE TIMES and other newspapers, however, have received full accounts by mail, and THE TIMES presents below graphic narratives by eye-witnesses who were on board the rescue ship Olympic and returned to New York yesterday.

The first authentic detailed account by eye-witnesses of the sinking of the superdreadnought Audacious on Oct. 27 off the coast of Ireland was brought here yesterday by James R. Beames, bandmaster, and Hugh Griffiths, musician, members of the orchestra of the Olympic, which rescued the crew of the Audacious and took them to Lough Swilly.

The men arrived yesterday on the American liner New York and at first declined to make any statement regarding the disaster because they had been instructed by Admiralty officials at Belfast before they left the Olympic not to disclose what they had seen. It was pointed out to them, however, that the main facts were already known, and then the details came out.

In spite of the fact that there were 900 officers and men on the Audacious, and that the rescue work was carried on under great difficulty in a heavy sea and a westerly gale, only two lives were lost. One was a petty officer, who was drowned out of a lifeboat, and the other a gunner's mate, who was struck by a fragment of steel when the Audacious was blown up.

Bandmaster Beames told the story to a reporter for THE TIMES on the New York.

"After the Olympic left New York on Oct. 21," he said, "we heard for the first time that the northeast coast of Ireland was reported to have been mined and that certain shipping men in New York had bet as high as 40 to 1 that the ship would not reach Greenock safely.

"All went well, however, until 10 A. M. on Oct. 27, when we sighted Tory Island off the Irish coast. It was a dull, cold morning, with a strong westerly gale blowing and very heavy seas. At 11 A. M. we sighted two warships ahead. The larger of the two was wallowing in the trough of the sea, and so deep by the stern that the seas were washing over the quarterdeck. This was the Audacious.

Battleship in Distress.

"At first we did not think there was anything serious the matter until the other vessel, which proved to be the cruiser Liverpool, began to circle zigzag fashion across the course of the Olympic, which she continued to do for about fifteen minutes. By that time we were close enough to observe from the deck, without the aid of glasses, that the battleship had her distress signal flying, a blue and white checked flag, the letter 'N' of the international signal code, at her main signal yard.

"The cruiser had circled ahead of the Olympic in order to be certain that there was no further risk from mines. We stopped within 500 yards of the disabled warship, and a few minutes later the order was given 'man the boats.'

"Fourteen lifeboats were swung out on the port side first, under the direction of Staff Capt. Metcalfe, but they were swung in again, and the boats were lowered from the starboard side. They were manned by sailors, firemen and stewards from the Olympic without any excitement. When the order was given the stewards all rushed for the boats and a bell boy, not 15 years old, climbed into lifeboat No. 2 and hid under a thwart, where he was not discovered until the boat had left the ship.

"While the boats were being lowered a boat was put off from the port side of the battleship with five men in it, and almost immediately capsized in the heavy sea. A minute or two

later we saw clearly from the deck of the Olympic four heads bobbing on top of the water, and then four men climbed upon the keel of the capsized boat. The fifth man, a petty officer, was drowned.

"A second boat put off from the starboard side of the Audacious and rescued the men from their perilous position after they had clung on for ten minutes.

"The lifeboats were half an hour in reaching the side of the warship, owing to the big seas which made rowing very difficult. The bow men threw the painters when they got close alongside, and they were caught by the crew of the Audacious and made fast on board.

Sailors Very Cool.

"As the lifeboats rose on top of the high seas, the crew of the partly submerged warship took their chances and jumped from the rail. The discipline on the Audacious was magnificent. The men stood stripped to their trousers and flannel undershirts, calmly waiting their turn, as if it were an ordinary drill; while the officers walked the bridge with their hands behind their backs as if they were on review.

"While the rescue work was going on several torpedo boats, trawlers, and light cruisers had come on the scene in answer to wireless messages sent by the Liverpool. Two hundred and fifty of the crew of the Audacious were taken to the Olympic and 450 others were distributed among the destroyers and the cruisers. The remaining 200 of the crew were mustered on the forecastle head of the Audacious to assist in attempting to salve the ship.

"By this time the Audacious was very deep in the water. The mine had blown the hole into her at 8 o'clock, and she had then been between five and six hours with water rushing through the great breach in her port quarter. The port rail of the quarter deck was under water, and her port gun in the main turret was awash.

"Some of the Olympic boats made as many as three trips in rescuing the crew. By 1 o'clock the crew of the Olympic had returned on board, leaving the fourteen lifeboats floating adrift because it was impossible to hoist them up in the heavy sea.

"The salvage operations were begun by the little destroyer Fury by a splendid piece of seamanship. She came close up to the Olympic and took a light steel hawser over to the bow of the Audacious, where it was put around the capstan, and the men on the forecastle head hove in a big steel hawser, which they made fast to the bower chain of the Audacious.

Tries to Tow the Wreck.

"After skillful manoeuvring Capt. H. J. Haddock, commander of the Olympic, started with a steady strain to tow the battleship into Lough Swilly, which was twenty miles away. The heavy seas lifted the Olympic up and caused the hawser to snap from the weight of the battleship in the trough of the sea.

"Once again the pluckly little destroyer Fury came and passed another hawser from the Olympic to the Audacious. The second hawser snapped in the same manner. As a final effort Capt. Haddock tried to get a six-inch hawser to the battleship from the Olympic direct by manoeuvring his ship so as to get her stern directly over the bow of the Audacious. After several attempts this was given up. The seas and gale had increased in violence, and there would have been danger of a collision if the Olympic got too close.

"At 6 P. M. it had become dusk, and the Captain of the Audacious signaled to Capt. Haddock to go on to Lough Swilly and leave his lifeboats to be used for rescuing the 200 men left on the Audacious when it became necessary. The Olympic arrived in Lough Swilly on the same night.

"The survivors of the battleship had very little clothing when they boarded the Olympic and were fitted out by the crew of the liner. An engine-room artificer, in describing the disaster, said to me that he had just gone on duty at eight bells and was in the steering room when he heard a loud report on the port side resembling a six-inch gun.

"A few minutes afterward the word was passed to the engine room, 'Torpedo, port side. Close all watertight doors.'

"The order having been obeyed, he went on deck, where most of the crew had quietly assembled waiting for orders. The other battleships of the squadron that accompanied the Audacious had steamed away a moment after the explosion, following Admiralty instructions.

Struck Submerged Mine.

"After she had been struck the Audacious circled about in order to keep her from settling. The cruiser Liverpool was the first to come up, but could not rescue the crew, because she was stripped for action and had very few boats. At first it was believed that the Audacious had been struck by a torpedo fired from a submarine, but it was afterward discovered that she had hit a floating mine laid by German trawlers sailing under the Norwegian flag.

"The Olympic was the second ship to arrive on the scene, and by that time the Audacious was so down by her stern in the water that the order was given to draw the fires."

By direction of the fleet commander, the Audacious was blown up at 9 o'clock that night. This was witnessed from the after deck of the Olympic by Hugh Griffiths and several of the passengers and the crew.

"I was standing on deck just after two bells had struck," said Griffiths, "when suddenly a bright glare shot up three or four hundred feet into the sky in a direct line from the spot where we had left the Audacious. It lit up the whole ship's decks like day for a period of about ten seconds, and then came a low, rumbling report that was re-echoed from the shore. When the 200 men who were left on the Audacious were brought on board the Olympic about midnight by trawlers and destroyers they told us that the Audacious had been blown up by wireless orders from the Admiralty. There was only one fatal accident, a gunner's mate of the Liverpool, who was standing at the rail aft watching the explosion was struck by a piece of steel and instantly killed.

"In order that the news of the sinking of one of the finest ships in the navy should not get out the Admiralty kept the Olympic in Lough Swilly for a week. There was not a single complaint on the part of the passengers, and they all promised not to make any statements when they landed at Belfast.

"After the 900 men of the crew of the Olympic had been paid off in Liverpool and scattered to their homes the report got out that the Audacious had been sunk, but it was not printed in the newspapers in England."

Lough Swilly Naval Base.

Lough Swilly is a naval base and is used by British squadrons. While the Olympic lay there five or six of the big warships, accompanied by light cruisers and torpedo destroyers, were seen going into the Lough. They would remain a few hours and then depart. The passengers and crew of the Olympic noticed that the same squadron never visited Lough Swilly two days in succession. No one was allowed to go on board the Olympic during the week she was anchored there except the officers of the warships who called upon Capt. H. J. Haddock. The agents of the White Star Line were not admitted to the ship, and no mails were sent ashore. Passengers communicated with their friends by telegrams, which were censored by Purser Lancaster and a naval Lieutenant who was on board.

Capt. W. J. Roberts of the New York said that it was commonly reported in shipping circles in Liverpool that the Audacious had been sunk and her crew rescued by the Olympic. Capt. Roberts also said that just before the disaster a small steamer flying the Norwegian flag and manned by German sailors had been captured in Belfast with her lower hold filled with mines hidden under a deckload of lumber.

The officers of the New York said that they could not see any reason why the Admiralty gave orders to blow up the big battleship unless it was to hide the wreck from the enemy and prevent the news getting out too soon.

The depth of water where the disaster occurred was about 27 fathoms, which is 162 feet, so that the wreck would not have been dangerous to navigation.

KEPT SECRET IN ENGLAND.

Little Known of Disaster Until Olympic's Men Went Home.

Special Correspondence of THE NEW YORK TIMES.

SOUTHAMPTON, England, Nov. 5, 10 P. M.—Several members of the crew of the Olympic arrived at Southampton today from Belfast. They tell a startling story of the sinking of the battleship Audacious off the north coast of Ireland. It happened on Tuesday of last week, Oct. 27. The Olympic was on her homeward voyage from America to Greenock. She had a most uneventful passage until she got off the coast of Ireland. What happened then is surrounded by mystery, the only information known to the public being some vague Admiralty message that the Olympic had had a very narrow escape. The story which I have gleaned today from members of the crew of the Olympic shows that the White Star Liner made the discovery that the Audacious was in a sinking condition about 10 o'clock in the morning (Tuesday,) and the Olympic stood by until the evening, when she was ordered to proceed to Lough Swilly.

The battleship was settling down by the stern, and the Olympic, which had been warned of the danger by destroyers in the vicinity, immediately lowered her lifeboats and succeeded in rescuing about 120 men.

The story of rescue was given to me by a member of the crew who was engaged for some hours in the work of conveying the men from the sinking battleship to the liner.

"We came up to the Audacious," he said, "off the north of Ireland. From what we subsequently learned the ship was engaged at target practice, and in fact we could see one of the targets in the distance. We found her surrounded by other vessels which were giving her assistance. The Audacious was settling down very slowly by the stern. Some of the sailors whom we took off to the Olympic told me that there had been a heavy explosion apparently on the port quarter. The ship had just been turned, and the order to fire was momentarily expected, when instead there came the shock of a heavy explosion underneath. Several destroyers and one or two cruisers were on the spot at the time, but, fearing that they were in a mine field, they left the Audacious, and, having got at a safe distance, lowered their boats and sent them to pick up the crew of the damaged ship.

"The Olympic immediately assisted in this work. I myself went out in a lifeboat and saved a number of men, and our lifeboats did good work, and when the crew of the Audacious, with their marines, were paraded on our deck, we had about 180 of them. The cruisers' boats also contained many, and it was a striking scene, although I do not want to see it again.

"The American passengers on board the Olympic watched the proceedings from the ship, and they were greatly stirred by the heroism of our men. Every man on the Olympic available for the work of rescue volunteered for the lifeboats, but what struck the Americans most was the marvelous heroism of the crew of the Audacious. They were mustered on the deck, all the men having been brought up from below, and they were drawn up at attention on the deck, and waited without a movement for whatever was in store for them. One American passenger declares that he had heard a lot about British pluck and had taken it with a grain of salt, but after what he saw of the men of the Audacious he would believe anything of the British sailors in future.

"The Olympic," continued my informant, "made a gallant effort to get the Audacious in tow, as we were not far from the land, and threw out a six-inch wire rope, but unfortunately it snapped. Then they tried to put out a nine-inch rope, one of the heaviest wires carried on a steamship, but the Audacious was unable to secure it.

"Meanwhile the work of rescue had been continued, and it is believed that almost every man on the cruiser had been saved. Although the work was carried out under great difficulties, only one of the lifeboats, belonging to one of the cruisers, capsized. All the occupants disappeared for a moment, but they were soon seen swimming toward the upturned boat, and for a time they clung to her keel. Eventually they managed to right her and all scrambled in and were taken on board one of the cruisers. [It has since been learned that a petty officer on this boat was drowned.]

"Every one remained perfectly calm, but it was stated by men of the Audacious that the explosion had resulted in injury to some of the crew of the ship. One of the men was said to have had an ankle broken and another man received a serious wound on the leg."

My informant, who was engaged in the work of rescue for some hours, said that the men of the Audacious did not show any signs of exhaustion. Very few of them were picked up in the sea; most of them jumped from the ship into the lifeboats, all the engine room crew, stewards and others having been lined up on the deck.

Some of the crew of the Olympic who had been engaged in the lifeboats could not get back to their ship owing to the heavy seas, and had to be taken on one of the cruisers.

Having stood by the Audacious for some eight or nine hours, the Olympic was ordered to leave. What the end of the Audacious was my informant does not know, but he declares that it is firmly believed that she was blown up because some time after they had left the ship flames leaping from the ship and heard a loud explosion. He suggested that she had been blown up by order of the commander of the British squadron.

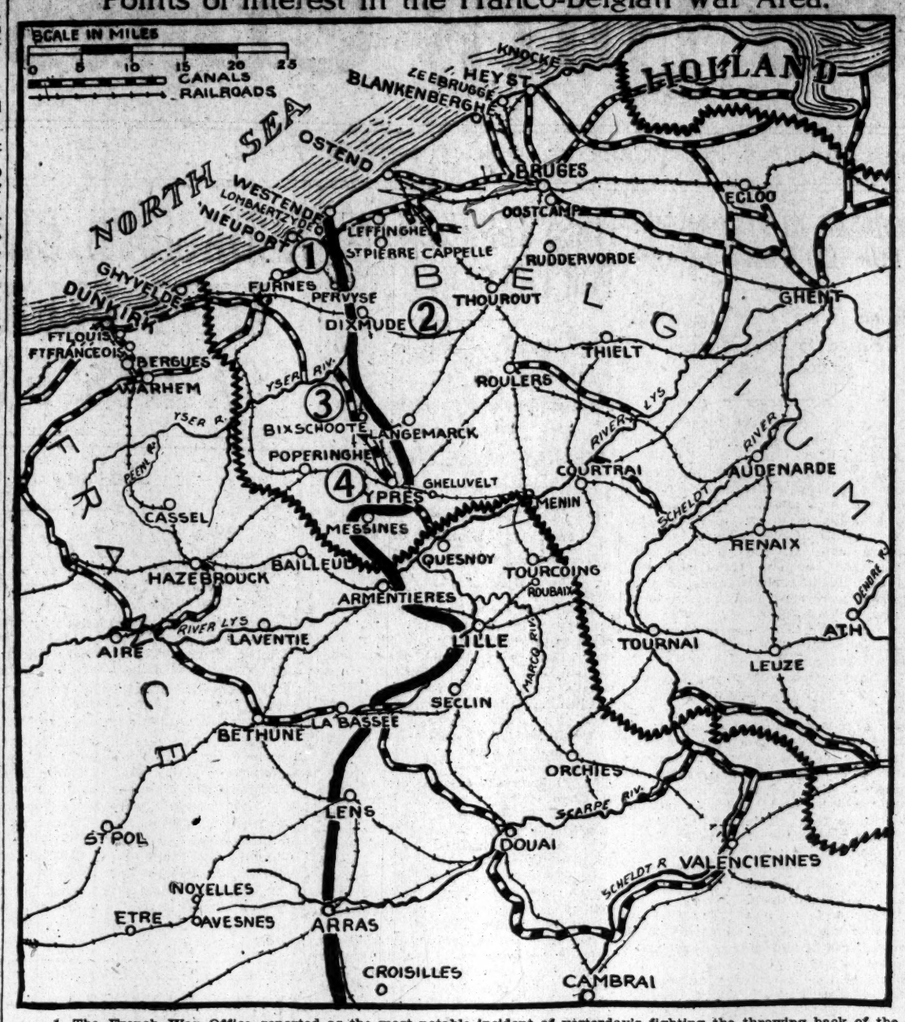
Among the ships which were standing by was a trawler, and my informant said that she appeared to be a British boat. A man from the Audacious, however, afterward told me that she had been captured by the British cruisers, and it was found that she was manned by Germans.

They firmly believed that this was a vessel which had sown mines. She had, it appeared, been cruising in the neighborhood for some time.

The Olympic proceeded to Lough Swilly instead of going to Greenock, as she intended, and for some days no one was allowed to visit the ship or to leave her. One of the managers of the White Star Line was anxious to get on board, but even he was refused admission. Notices were issued that nothing should be said concerning the battleship, but a message was received from the Admiralty thanking the Olympic for her work of rescue and complimenting the crew on their courage and enterprise. As a further acknowledgment of their services, warships conveyed to the Olympic during her captivity the latest war news, as her wireless had been sealed on her arrival in Lough Swilly.

LONDON, Nov. 16. — Nothing is published here about the loss of the Audacious, and nothing is permitted by the censorship to be cabled abroad. It is understood that the view taken by the authorities of the suppression of the news is this: That so long as the loss is not officially admitted the Germans will be left "guessing." They argue that the story of the Russian troops in England did a lot of good by perplexing the Germans.

Points of Interest in the Franco-Belgian War Area.



1. The French War Office reported as the most notable incident of yesterday's fighting the throwing back of the Germans upon the right bank of the Yser Canal.
2. The Allies admitted that they had not succeeded in dislodging the Germans from Dixmude.
3. To the south Bixschoote the Allies, according to the French official report, retook a small wood lost in a night attack.
4. German efforts against Ypres were without result, according to the same authority.

GERMAN SPIES WORK FROM ENGLISH COAST

Naval Information Signaled to 'Neutral' Fishermen, Who Pass It On by Carrier Pigeon.

WIRELESS ON MOTORS, TOO

Raid on Yarmouth by German Squadron Based on Some Such Method of Secret Communication.

Special Correspondence of THE NEW YORK TIMES.

LONDON, Nov. 7.—With the recent successful raid of a German squadron into the North Sea to within firing distance of Yarmouth there has come a renewal of the agitation for more efficacious measures of protection against what is called the spy peril. I can give from personal knowledge an instance of how well the German naval authorities are kept informed of British naval movements.

For some time it has been known in restricted circles in London that the British Admiralty had taken certain measures in view of a special contingency. Not many people were supposed to be aware of the arrangements in question. It was certainly not expected they would be known in Berlin.

Well, I was talking a few days ago with an American who has just returned from the German capital, where for objects perfectly honorable and compatible with his duties as the citizen of a neutral nation, he had been in touch with the German naval headquarters. In the course of conversation he mentioned the very matter which was supposed to be a British naval secret. I asked where he had learned this information, and he told me it was common knowledge at German naval headquarters. Evidently those "restricted circles in London" were not restricted enough to exclude a German spy.

The recent trial of Lody (the German spy who has since been put to death in the Tower) showed how easily information could be transmitted to Germany through Holland and Denmark. There has been more mystery as to how information could be transmitted with sufficient rapidity to make it valuable in the case of naval movements. Various suggestions have been made within the last two days. The Daily Mail yesterday said:

"Neutral" Fishing Boats the Link.

A few weeks ago the Home Office assured the country that the German system of espionage in England had been effectively scotched. Since then warships have been mysteriously torpedoed, sentries have been shot, letters conveying information to the enemy have been seized, and a German squadron has, by the possession of secret information as to the movements of our fleet, evaded the British patrols, safely passed through uncharted passages in British minefields, and thrown shells on the Suffolk coast.

Evidence has now come to hand disclosing the method by which information has been conveyed to the enemy, but the informers have not been traced. The night coast signaling referred to in yesterday's Daily Mail has been intended for and picked up by "neutral" boats engaged in fishing or other legitimate pursuits off the British coast. The message received, the boat has gone about, and at daylight, many miles nearer the Dutch or Danish coast, has liberated carrier pigeons with messages. On the return of the pigeons to the home lofts their messages have been conveyed to Berlin, Kiel, or Wilhelmshaven.

By this means the enemy has become possessed of vital information long before a ship could cross the seas, and has made his dispositions accordingly, hundreds of British lives paying for the treacherous use of the neutral flag.

Some of these "neutrals," with their pigeon lofts, have been captured by British patrols, and now that the North Sea is closed to traffic it is believed that German submarines are making use of the pigeon post.

The bird shot at Framlingham, a short way inland from the Suffolk coast, on Tuesday has been definitely identified as a foreign pigeon, and the police are following up information which has come to their hands.

In its issue today the same paper says:

Motors with Portable Wireless.

It is only little by little that the general public learns facts of which the authorities are aware. For instance, it transpired yesterday that on the night preceding the German raid the main roads from the east coast were held in force by the military, who stopped every motor car in the fruitless search for a vehicle reported to have been working along the coast with a portable wireless and signaling apparatus.

This follows close on another mysterious incident reported from a few miles south of Cromer. In the early morning a military patrol saw two pigeons fly from the upper window of a house standing in an isolated position a short way back from the cliffs. The birds circled around and then flew off over the North Sea and were quickly lost to sight. The house was surrounded, and, there being no one to admit the authorities, an entrance was forced. The occupants, like the pigeons, had flown.

Still further proof of the spy peril, if any be required, is provided by a naval officer. He writes: "There are two spies that I know of in —, (and probably more,) and I have given enough evidence against them to have them shot three times over, but, owing to their being naturalized Englishmen, the police cannot do anything unless they catch them red-handed."

Lord Harewood, in the London Evening News, tells of an incident which occurred near Filey. He says:

Filey Cliff Spy Escapes.

"Flashlight signals were seen coming from a semi-deserted house on the cliff. Part of it was used as a nursing home. The building was surrounded and the unoccupied parts were searched. Nothing was found.

"A guard was set, and a day later two German submarines suddenly appeared off Flamborough Head. The next day a man, believed to be a German, dashed out of a house close to the one that was guarded. The sentries were unable to prevent his escape, and, as far as I know, he was never captured.

"I also received information that fast motor cars were flashing signals out to sea. It seems certain that it is the fishing boats that provide the link between our coast and the enemy. The Germans have sent neutral trawlers for receiving signals from the shore, and it is not impossible, I am afraid, that trawlers sailing under our own flag have been in the pay of the enemy."

It has already been recorded that so far the most diligent search has failed to discover the point from which signals are sent to trawlers and submarines at sea, and Lord Harewood's information that fast motors are used to transport the signalers from point to point furnishes the explanation, particularly when it is remembered that Norfolk and Suffolk villagers have told of big cars rushing wildly through the night.

BERLIN ACCUSES ALLIES.

Press Bureau Tells of Mistreatment of a Captured Ambulance Corps.

BERLIN, Nov. 14. (by Wireless to Sayville, L. I.)—The following has been given to the press from official sources:

"The French papers report Paris in want of coal, the French northern coal districts being in part occupied by Germans.

"The German press is highly indignant over reports of the treatment of the ambulance corps of the German hospital ship Ophelia, which was captured by the British. Soldiers escorting the ambulance prisoners did not protect the latter from the insults of a mob.

"German authorities captured an English ambulance soldier who had in his possession twenty-three purses that had been stolen from wounded Germans.

"The French Governor General of Algeria, Gen. Charles F. Lutaud, has openly declared his intention of sending German prisoners of war to Southern Algeria, although the climate in the south of Algeria is most dangerous for Europeans engaged in labor.

"The Dutch surgeon, Dr. Leeuwen, denies the British allegation that British wounded are treated cruelly by Germans. He says from his own observation that the wounded of the enemy receive the same treatment in the German field hospitals as is given to Germans."

ASQUITH TO EXPLAIN TODAY.

Expected to Tell About North Sea Mines and Copper.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—Premier Asquith is expected to make a statement in Parliament tomorrow concerning the British attitude on the taking of reservists from neutral vessels, on the treatment of copper and oil as contraband, and on the closing of the North Sea.

These questions have been laid before Mr. Asquith, with the statement that they have been agitating the American public and arousing a great deal of comment in the American press. It is, therefore, with a view to explaining the situation to America that the Premier makes the statement.

To Cure a Cold in One Day
Take LAXATIVE BROMO QUININE Tablets. Druggists refund money if it fails to cure. E. W. GROVE'S signature is on each box. 25c.—Adv.

GERMANY ANSWERS MINE-LAYING CHARGES

Says She Has Mined Only Coast Waters and Has Used Only Warships.

BERLIN, (via The Hague and London,) Nov. 15.—Germany's answer to the charges made by the British Government regarding the methods employed by Germany in laying mines in the North Sea is printed in the Norddeutsche Allegemeine Zeitung.

The article asserts that the eight agreements of the Second Peace Conference at The Hague, which were among the conventions signed on October 18, 1907, to which the British Government refers in its note to the neutral powers, have never been fully ratified. Nevertheless, Germany announces that she will act in accordance with the terms of these agreements.

The British charge that Germany violated provisions regarding the laying of mines is categorically denied in the article. Germany, it says, never used fishing boats or vessels flying neutral flags in laying mines; all were laid by war vessels. Neither has Germany laid mines in the high seas; all have been laid as near to English harbor entrances as the coast lines and character of the bottom permitted; all have been carefully anchored, and neutral powers have been duly informed.

It is untrue, continues the paper, that Germany has barred neutral ports by laying mines. If some of the German mines laid on the English coast have drifted to sea through heavy storms, these are much less numerous than the English mines which have been driven on the Dutch and Belgian coasts, where they have inflicted damage.

England's charges, concludes the article, were dictated with the design of exusing England's closure of the North Sea.

FIND 20 MINES A DAY.

Dutch Coast Guards Pick Up Many That Drift Shoreward.

THE HAGUE, (via London,) Nov. 15.—The liberality with which the warring nations have spread mines in the North Sea is indicated by the fact that during the last week the Dutch coast guards have picked up from twelve to twenty mines daily.

These had drifted upon the Dutch shore or were found floating in Dutch waters off the Province of Zealand, making coastwise or internal navigation a matter of extreme danger.

AMSTERDAM, (via London,) Nov. 15.—The Handelsblad says:

"Eleven mines had been driven on the Dutch coast between Kondekerke and Biggerkerke up to last Friday. The danger from explosions is regarded as serious, and patrols are keeping a close watch."

The same paper says that during the first ten days of November 6,000 loaves of bread purchased with funds raised by a toll levied on pedestrians and vehicles entering Malines, Belgium, were distributed among the poor of that city.

RIOT OVER WAR IN SPAIN.

Crowd in Barcelona Theatre Fights and Policeman Is Wounded.

Special Cable to THE NEW YORK TIMES.

MADRID, Nov. 15, (Dispatch to The London Morning Post.)—The friends of France in Barcelona organized an entertainment in a theatre in aid of Belgian families. On the appearance in the theatre of the British, French, and Belgian Consuls there was a loud cry of "Long life to the Allies!" One spectator, however, shouted, "Long life to Germany!"

This caused a violent riot, and there were serious collisions between the parties, with the result that a policeman was severely wounded by a bullet and many persons were arrested.

ATTACKS KITCHENER FOR PRESS MUZZLE

London Chronicle Says He Seeks to Suppress British Correspondents at Front.

NEUTRAL NATIONS FAVORED

Contrasts British Government's Course with the Provision Made by the Germans.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—The Daily Chronicle in an editorial protesting against the British War Office's treatment of war correspondents points out that from the very outset the Germans arranged that all their principal newspapers should have officially recognized war correspondents, who, while kept sufficiently in leading strings to prevent their disclosing anything to the prejudice of the army, enjoy facilities for writing up stirring daily exploits of German leadership, German heroism, and German science and engineering.

"If Germans die in the performance of a heroic exploit, they do not die unheard of, unhonored, and unsung, as with rare exceptions their British and French opponents do. In this way the martial enthusiasm of the nation is kept at the highest pitch.

"It is not the French Government or French War Office, whose policy it has been to hunt down British correspondents in France like vermin and treat them as if they were worse than spies. The policy has been that of Lord Kitchener. And though the French authorities have tardily and without zeal participated in it, it has always been the British authorities and British detectives of whom their own countrymen have had to go in terror.

"This British policy has not been uniform or unambiguous throughout. At the beginning the War Office made arrangements with the press for recognized war correspondents. After Lord Kitchener's advent these arrangements were abandoned and a policy of persecution was substituted, and has been steadily increased. In the face of it the correspondents persisted as best they could, and it is due almost entirely to them that our public knows what little it does about our men's feats. But the latest form of persecution, which consists in not only imprisoning correspondents but depriving them of their passports so that they cannot move anywhere on the Continent again, is aimed at their complete extinction, and if continued will achieve it.

"The hospitality which Berlin gave to its own correspondents, it offered also to those of neutral countries, with, from its own point of view, the happiest result. Four important American journalists, for instance, were so tactfully treated in this way that they not only wrote up the German army at the time, but on returning to the United States have written pro-German articles, even in the leading anti-German papers, ever since. The episode forms a striking contrast to the long series of insults and injuries whereby British officialdom did its best, fortunately without success, to alienate the American press.

"It now appears that the allied Governments have awakened to the claims of neutral journals and representatives of many, including two great American news agencies and the leading newspapers in Holland, Italy, and Scandinavia are to be taken on a tour through the Franco-British Armies. We are very glad that they are, but by itself the step is a singular anomaly. These neutral countries are to enjoy a direct news service from the front and our own people, whose blood and money is being poured out, are to be content with the geographical aridities of the official bulletins and the amiable twaddle of eyewitnesses.

"Surely it is almost a final absurdity in a situation which would be utterly farcical were it not also disastrously tragic."

REPATRIATE FRENCH REFUGEES

France and England Restore About 40,000 to Their Own Country.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15. — After a long series of diplomatic negotiations, no word of which has ever appeared in the newspapers, Great Britain and France at last have settled the vexing problem of what to do with the thousands of French refugees who followed the Belgians to England from devastated communities in the zone of war. The exact number of fugitives from Northern France within the last two months is known only to the British port authorities, but it approximates 40,000.

Practically all the individuals of this mighty host have been sent back to their own country, which is quite able and eager to care for them. England was wholly unprepared for this influx, and while funds for the relief of the Belgian refugees were plentiful, there were none for the French. The French Government would not provide money on a large scale for its citizens in England, insisting that there was no necessity for them to leave France. Nevertheless, every Channel boat from Calais carried hundreds of panic-stricken peasants, who, finding transportation in their own country almost impossible, decided to flee to England.

The situation became daily more acute until within the last few days the British and French Governments have completed an arrangement by which French fugitives landing at an English port are detained there until they can be shipped to Havre, where they are met and transferred to receiving depots in various parts of France.

GOVERNMENT AID FOR COTTON.

Great Britain to Guarantee Certain Advances by Banks.

LONDON, Nov. 15.—To facilitate the reopening of the Liverpool Cotton Exchange the Government has arranged a plan, in consultation with the Directors of the Liverpool Cotton Association and the Liverpool banks, which provides for the Government guarantee of advances made to merchants by the banks. The persons desiring advances will have to disclose their affairs and their books to the banks.

The guarantee is to apply only to advances required to meet market differences, from 5 pence a pound downward, which the merchants may have paid or may still have to pay in respect to cotton future contracts. All advances are to be repaid not later than one year after the termination of the war.

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KAISER IN ALSACE GUARDED BY AIRMEN

Looks Anxious and Taciturn as He Returns to Colmar—Town Not Decorated.

GENEVA, (via Paris,) Nov. 15.—Emperor William, accompanied by his staff, returned Friday evening to Colmar, forty miles southwest of Strassburg, his starting point at the beginning of the war, according to a dispatch from Basle received here. On this occasion the town was not decorated in honor of the Emperor, as the populace had not been warned that he would arrive. The dispatch says the Emperor appeared to be anxious and taciturn.

As an indication that care is being exercised to ward off possible attacks from hostile aircraft two powerful German aeroplanes are constantly in flight over the Emperor's headquarters.

Three French aeroplanes flew across Alsace yesterday, and returned to French territory after having caused all the garrisons to remain alert with their machine guns throughout the day.

GERMANS' FIELD NEWSPAPER.

Started in Crown Prince's Army with Confiscated French Outfit.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—In the army of the German Crown Prince, says The Chronicle, a field newspaper has been started which has become very popular. The compositors and printers are soldiers, who are said to do their work with considerable accuracy and speed.

The cavalry division confiscated the plant of a French journal in some town not mentioned, and it has been applied in this way to the uses of the army. Arrangements have been made with Wolfe's Agency for a supply of messages.

The only regret of the publishers is that the paper has to appear in Roman characters, and not in the beloved German Gothic.

TRENCHES GRIDIRON LORRAINE

French Sentries Constantly Challenge Wayfarers on the Frontier.

BLAMONT, France, (via Paris,) Nov. 15.—At nearly every furlong within the fighting zone on the frontier of Lorraine the challenge "Halt!" is sharply shot at the passer-by, and a sentinel brings his rifle, with fixed bayonet, to the charge, while the commander of the post closely scrutinizes the challenged person's permit.

On each side of the road, in the fields, hundreds of soldiers labor with pick and spade at intrenchments, which are now regarded as better than stone or steel built fortifications as defensive works. Those trenches when, approached by an attacking force, are almost invisible. They are at least five feet deep, with a ridge about one foot high and of the same breadth above them. This depth permits the occupants of them to stand erect.

Over all are spread logs cut from neighboring forests, which are covered thickly with the branches of trees and bushes, with interstices, which permit the riflemen to fire without being seen. At intervals are transverse trenches, through which the soldiers can retire to other trenches in the rear without exposing themselves.

Along the roads march many regiments of reserve troops, with heavy packs on their backs and with intrenching tools. These men are training for future eventualities. At any time they may be called upon to advance in support of the other lines.

On the farms throughout the country are regiments of cavalry getting mounts, mostly requisitioned horses, into shape for service. In many fields are encamped supply columns and ammunition parks.

Along the roads dash auto busses conveying fresh meat, bread, and vegetables to the men on the firing line. Occasionally a motor cyclist dispatch bearer rushes by, carrying messages from the headquarters staff to the commanders at the front. Leaning over, he whispers the password to the sentries, and swiftly goes on his way.

At some points of the line, however, even dispatch riders are compelled to halt, for the sentinels have erected barricades composed of upturned carts on each side of the road, with a ladder or a pole stretched between them, effectually barring passage. Even when one person in a vehicle possesses a valid pass it is not sufficient to cover his companions, each of whom has to show a personal permit, containing all particulars as to his identity and his errand.

As a traveler approaches a fortified city or position the precautions become still more strict. At every bridge, railroad crossing, or cross road sentinels are posted, who never relax their vigilance. After dusk lights are prohibited, and the frequent challenge of the sentries in the darkness causes a thrill to the man on the road.

He halts without hesitation, for a bullet would probably follow the challenge at a short interval unless there came a response to the command to stop. Several persons who were not prompt in replying to a sentinel's challenge have been killed.

At the gates of every fortified city the chiefs of posts take the full names and descriptions of persons entering or leaving.

WAR STOPS FOX HUNTING.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—The Standard says the extent to which hunts have been affected by the war was indicated at the annual meeting of the Essex Suffolk Hunt at Colchester.

It was stated that ten masters of foxhounds were serving in the Somerset and Devon Yeomanry, now quartered near Colchester, and 200,000 horses had been drawn from various hunts this year.

SNIPE GERMANS IN ARGONNE

Soldier Writes of the Methods of French Alpine Hunters.

A strikingly vivid picture of the difficulties under which the German troops in the Argonne Forest suffer at the hands of French Alpine hunters is given in a letter written in the trenches on Oct. 2 by a German soldier to his parents and published in the semi-official Norddeutsche Allgemeine Zeitung of Oct. 17. The soldier prefaces it with this introduction: "Argonne Forest, Oct. 2, 1914. Lying on my belly as I write."

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SAYS GERMAN INDUSTRY HAS BEEN PARALYZED

Manufacture of Luxuries Stopped, Great Unemployment in Other Trades, Socialist Leader Says.

Special Cable to THE NEW YORK TIMES.

AMSTERDAM, Nov. 15, (Dispatch to The London Morning Post.)—Dr. Troelstra, leader of the Dutch Social Democratic Labor Party, who has been visiting in Berlin, asked a well-known German Socialist member of the Reichstag, Herr Molkenbuhr, about the economic effects of the war in Berlin and throughout Germany, and now publishes in the Dutch Socialist newspaper, Het Volk, an account of the interview.

Herr Molkenbuhr pointed out that unemployment in Germany was very great. He said that all industries for the manufacture of luxuries, such as furniture, embroidery, &c., had stopped work, while in the commercial and transport trades and among masons unemployment was particularly heavy, and a number of workmen were being put to agricultural labor. Professional men, such as authors, music teachers, musicians, and actors were suffering keenly, he said, many concert rooms and dancing establishments having been closed and the assembly rooms fitted up as hospitals.

The sale of Het Volk has been prohibited in Germany.

BRITISH SQUADRON SEEN NEAR CANAL

Lancaster, Berwick and Suffolk May Cross to Pacific and Join Japanese.

PANAMA, Nov. 15.—The movements of three British warships less than fifty miles off Colon are being watched with interest by the Panama Canal officials, who are expecting them to make use of the canal to reach the west coast of South America.

It is believed here that the ships are the cruisers Suffolk, Berwick, and Lancaster, which have been patrolling Mexican waters, but more recently have been in the West Indies searching for German ships.

The warships were sighted by officers of the steamer Ancon. They were taking coal from a collier at sea. It is thought here that their intention is to pass through the canal and join Japanese men-of-war in the Pacific and endeavor to destroy the German cruisers which recently sunk the British cruisers Good Hope and Monmouth off the coast of Chile.

FREED BY THE KARLSRUHE.

Royal Sceptre, with Coffee for Toronto, Searched and Released.

Capt. Estill of the British steamer Royal Sceptre, which arrived yesterday from Santos, Brazil, described how his ship, with a cargo of coffee in transit for Toronto, escaped capture by the German cruiser Karlsruhe because her destination was New York.

About midnight, on Oct. 27, the Captain said, in latitude .52 south, longitude 41.37 west, the Royal Sceptre ran near a group of four vessels and found herself the prize of the Karlsruhe. The German cruiser sent a boat alongside and an officer looked over the ship's papers. Naturally, the officers of the British ship did not think that their cargo was intended for Toronto, and after convincing themselves by a study of the papers that the Royal Sceptre was bound for New York, the Germans released her. Capt. Estill said the Germans were extremely courteous, and evidently did not wish to molest a cargo they thought was for the United States.

The other three vessels with the Karlsruhe were the steamer Van Dyck, which had just been captured, and two colliers, to which the crew and passengers of the Van Dyck were being transferred. The boarding officer from the cruiser told Capt. Estill that the crew and passengers of the Van Dyck would be sent to a nearby port, but did not reveal what port it would be.

The Royal Sceptre was detained only an hour.

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RUSSIANS MOVING ON KOENIGSBERG

Czar's Forces Reach Angerburg, 50 Miles from Fortress, 35 Inside East Prussian Border.

SWEEP ON IN POLAND, TOO

Germans in Retreat on Front Between Kalisz and Weljun—Repulsed Near Czenstochow.

BATTLE ON IN GALICIA

Austrians Rally in Attempt to Cover Cracow — Russians Moving Once More Toward Carpathian Passes.

PETROGRAD, Nov. 15.—The following official communication, issued from General Headquarters tonight, shows that the Russian advance in East Prussia toward the fortress of Königsberg has reached Angerburg, at the head of the Masurian Lakes, about thirty-five miles from the frontier and fifty miles from their objective:

On the East Prussian front, at Stallupönen, around Angerburg and near Johannisburg our troops are making successful progress in the fighting. The action continues in the region of Soldau and Neidenburg, where we have progressed notwithstanding the desperate resistance of the enemy.

On the left bank of the Vistula the battle proceeds, developing along a front from Plock (Poland) to the River Warthe. On the front between Kalisz and Weljun the enemy was withdrawn. In the neighberhood of Czenstochowo, and toward the south the enemy has attempted an offensive, but this has failed.

Our march on Cracow continues.

In Galicia the Austrians are seeking to organize a defense on the San River in the Dounaietz region, west of the front, comprising Zabno and Tarnow, and on the Wisloka, on the Jaslo front.

In the region to the south of the Galician front our troops are advancing toward the passes across the Carpathians.

GERMANS LEAVING FORTS?

Abandoning Breslau and Koenigsberg, Stockholm Hears.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—The Stockholm correspondent of The Daily Telegraph says that a diplomatic dispatch from Vienna received there states that the German army is evacuating Breslau and Königsberg.

FEARS FALL OF CRACOW.

Francis Joseph Makes Urgent Appeal to the Kaiser to Send Help.

Special Cable to THE NEW YORK TIMES.

PETROGRAD, Nov. 15, (Dispatch to The London Morning Post.)—Cracow is momentarily expecting the arrival of Russian troops, and the Austrian Emperor has dispatched a frantic appeal to the Germans to send reinforcements at all costs. The peaceful population has removed from the fortified area and the inhabitants generally are fleeing in consternation from the country. The Russians are now within one march of Cracow from the east.

Cracow is surrounded by a triple line of fortifications of which the outer line contains fifteen forts, eleven on the north and four on the south bank of the Vistula. The defenses on the north are much stronger than those on the east, where the San River and the fortresses of Jaroslow and Przemysl were regarded as a secure barrier to the Russian advance.

The Russians have broken down this barrier, and only two small streams lie between their eastern army and the last stronghold of Galicia.

By The Associated Press.

LONDON, Monday, Nov. 16.—The Daily Mail's Copenhagen correspondent says:

"It is rumored here that Cracow will not be defended, as the Austrians fail to see why that city should be bombarded and laid in ruins for no reason. It is stated that the Russians would not be unwilling to give good terms for capitulation, because the town is entirely Polish.

"The German colony fled to Berlin and Bavaria and the population generally is fleeing to the interior of Austria.

"The advance of the Russians toward Cracow has become somewhat slow. They are occupied in driving the Austrian armies through the Carpathian passes toward Hungary, and are barricading the evacuated passes to prevent the Austrians returning to harass the Russian army while it is fighting in Silesia."

SCOUTS IDEA OF INVASION.

President of Posen Affirms There Is No Danger of It at Present.

BERLIN, Nov. 15, (By Wireless to Sayville, L. I.)—The confidence of the local authorities in the ability of the German forces to hold back the Russians is again indicated by the declaration of the President of the Province of Posen that the danger of a Russian invasion is not present, so far as it is humanly possible to judge.

Advices reporting the sentiments of the President also state that a warning has been issued to the inhabitants of East Prussia, particularly to those in the western part, not to leave their homes, since there is no danger of an invasion.

This announcement comes from official forces:

"Fighting continues on the East Prussian frontier and in Russian Poland without any definite decision being reached.

"The commander of a German Landwehr regiment states officially that the Russians in advancing on Oct. 29 near Tomaszow drove women and children before them in order to afford the soldiers protection from the German fire. In this way many innocent civilians were killed."

STORM SERVIAN POSITIONS.

Austrians Said to Have Captured Obrenovatz—Win Near Valjevo.

VIENNA, (via Amsterdam to London,) Nov. 16.—The following official report of the Austrian operations in the southern theatre of the war was issued here Sunday:

"Our troops succeeded yesterday in capturing the key to the enemy's position on the heights near Kamenits, on the road from Losnitza to Valjevo, after a fierce battle, in which 580 prisoners were captured.

"Yesterday evening our troops were before Obrenovatz, fifteen miles southwest of Belgrade, near Ub, and were attacking the position on the ridges near Jantina."

According to the newspaper Ujsag the Austrians have taken Obrenovatz by storm.

SAY SERVIAN LINES HOLD.

Montenegrin Forces Also Repulse Attacks by Austrians.

Special Cable to THE NEW YORK TIMES.

NISH, Nov. 15.—Very severe fighting has been going on continuously in Northwest Servia for several days, in which, however, the Servian troops have prospects of definite success. Some wounded officers have been brought to the hospital here.

The Servian positions at Belgrade have been bombarded by the Austrians.

Servian headquarters have been removed to Kragujevatz. The Skuptchina reopened today.

LONDON, Nov. 15.—The Rome correspondent of the Exchange Telegraph Company sends the following dispatch under date of Saturday:

"An official communication issued in Vienna this evening admits that the Austrian troops, which are invading Servia, have met with a fierce resistance at Valjevo, which they have not yet succeeded in overcoming. The fighting is rendered especially difficult by snow and rain, which impedes the transportation of artillery.

"Along the River Save the Austrians are making progress. They have reached the Servian line, which extends from Skala to Koceljeva, and thence to the Drina River."

A dispatch to the Reuter Telegram Company from Cettinje, Montenegro, says:

"The Austrian attacks against Grajovo, Montenegro, as well as those against our troops in Herzegovina, have all been repulsed, with sensible losses to the enemy.

"The Austrians, with superior forces, tried to recapture two important positions at Tsinar (Bosnia) and Blobuk, which were occupied by Montengrins, but their efforts were in vain. According to the latest information, the Austrians are sending reinforcements to the Montenegrin frontier."

HARD TASK FOR ALLIES.

British Warned That Russian Progress Will Be Slow.

LONDON, Monday, Nov. 16.—The Daily Mail's Petrograd correspondent warns the British people of the enormous task still facing the Allies, and declares that England will need all the troops that it is possible for her to raise.

The correspondent points out that it will take months for the Russians to reach Berlin, saying that even if the Germans are driven from the positions they now are holding they can fall back on equally strong lines of defense they have prepared.

He says he hears that the Germans are setting the Russians a formidable task to break through, and that before this is accomplished the Germans still may be able to send troops to France and Belgium.

TURKS DEFEAT RUSSIANS.

Occupy Persian Town of Kotur — British in Basra Province.

LONDON, Monday, Nov. 16.—The correspondent at Constantinople of Reuter's Telegram Company, forwarding a dispatch by way of Berlin, says:

"Turkish troops have occupied Kotur, in the Persian Province of Azerbaijan, which until now has been in the hands of the Russians. Russian troops were defeated, and fled.

"British troops have landed near Fao, on the coast of the Province of Basra, in the Persian Gulf. While landing, the British were attacked and lost sixty men."

BERLIN, Nov. 15, (by Wireless Telegraph to Sayville, L. I.)—Constantinople reports describe the battles at Koeprikjoel as having been desperate. The Turks took one fortress upon the third bayonet attack. All the defenders either fell or were captured.

THE WAR SITUATION.

BY THE MILITARY EXPERT OF THE NEW YORK TIMES.
(An Associate Editor of The Army and Navy Journal.)

The long stage of preparation must now be reaching an end for the opposing armies in France. The arrival of the Canadian troops at the front shows that Great Britain has started the movement to the Continent of a new force of volunteers. The item has also slipped out in the news that France is moving a new levy of reserves to her armies on the fighting line. On the other hand, the Germans are confronted with the successful Russian advance to their eastern border, and must rush troops to the east in order to check the invasion of German territory. The situation is improving daily for the Allies, and it would seem very probable that their aggressive move must soon take place.

The report of many trains of German troops being moved from Belgium to the Russian border covers a natural and probable shift of forces. For the wind-up of the fighting in trenches that is now going on all along the line of battle from the North Sea to Switzerland the mounted troops are of little value. On the Russian border, however, the line of contact between the opposing armies is not yet continuous, and mounted troops are urgently needed by the Germans to check the raids of the Cossack divisions that have been harassing the German flanks. It is not only probable, but is almost certain, that Germany is now transferring the greater part of her cavalry from France to Russia. This movement of troops calls for the transportation of about four divisions of cavalry, and would require about 140 trains. If this move is being carried out by the Germans, it will soon show in the fighting along the Posen boundary.

Here the Germans seem to be delivering a counter-stroke to aid their army along the Silesian border. By pushing forward invading columns from Posen and Thorn they would have a chance of threatening the rear of the Russian attacking force. In a country like Poland, where the railroads have been destroyed and where supplies of every kind have been exhausted, an army is especially vulnerable if its supply line is broken. Unless the Russians can stop this invasion close to the border they will be forced to draw back their right flank from Kalisz in order to guard their line of communications.

No news has come from the Russian force that advanced to Pleschen last week. It was so important to the Germans to drive this force out from behind their line that there is little question that the Russian advance proved to be only a temporary raid. The campaign along the Silesian border has now reached a pause, the Russians playing for delay in order to bring up their full force. Any move undertaken after that is accomplished can be pressed with the full vigor that is necessary if important results are to be obtained. The German troops in this district are now waging a strictly defensive campaign. Further operations must consequently wait until the Russians are ready to make their aggressive move.

In East Prussia the operations have for several days been influenced by similar circumstances. The Russian advance was checked by the Germans after the Russians had captured Goldapp, Lyck, and Johannisburg. But there are signs of renewed activity in this field. The Russians are holding fast in the south while making efforts to advance on Gumbinnen, on the direct road to Königsberg. This route via Insterburg to the Aller River is the one followed by the army of Gen. Rennenkampff in the first week of September, and its use would avoid the dangers of operations in the network of lakes in the southern half of East Prussia.

The campaign on which the Russians are concentrating their efforts at present, however, is that against the Austrians. In military operations important results are obtained only by bringing every force to bear upon a single point until the desired end is accomplished. The Russian campaigns have most notably adhered to this principle, and are still guided by it. The operations in East Prussia and in Western Poland are for the time being made secondary, while all energy is devoted to pushing forward the campaign against Cracow. Here the Russians have again made an important gain and have won their way across the Schreniava, which carries them close to the Galician border and brings their advanced troops within fifteen miles of Cracow. This line of advance will soon bring the Russians against the outer line of forts of Cracow, where their further progress will be effectively barred. So, if they are to make any further progress in their campaign against the Austrian Army in Western Galicia, their next attack must be made in such a way as to turn the flank of this Austrian fortress. Such a move would probably be made in the district between Cracow and Tarnow, where they would strike the Austrian forces that have recently retreated from Poland to this line. A move from the north against the Austrians in this district, while the Russian Army from Tarnow pressed forward to deliver an attack from the east, would have double chances of breaking down the Austrian resistance.

While the Austrians have been forced to give way in Galicia, they have gained against Servia an important success. In the battle of Sabatz and Krupani the Servians were defeated and were forced to retreat. The Austrians followed close behind and have now advanced thirty miles into Servian territory in the corner between the Drina and the Save. This invasion gives the Austrians an opportunity to move eastward on the south bank of the Save and to launch an attack from the rear upon the Servian army that is defending Belgrade, while the latter is kept occupied by the Austrian forces on its front at Semlin.

RUSSIANS LEVY FINES ON PRUSSIAN TOWNS

Correspond to Those Imposed by the Kaiser on Towns of Similar Size in Belgium.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—The Copenhagen correspondent of The Daily News learns from Berlin that the Russians have imposed on the conquered East Prussian towns war contributions corresponding approximately to the war contributions which the Germans have imposed on Belgian towns of the same size. These taxes are being collected in the same manner as the Germans collected their indemnities in Belgium.

The military authorities in East Prussia have given orders that as the Russians advance the inhabitants are to abandon their homes and take not only their money and valuables but their flocks and herds with them, so as to prevent the Russians from obtaining any provisions from the occupied districts. The houses are also to be burned, so that the Russians shall not find any shelter.

SORTIE FROM PRZEMYSL.

Austrian Garrison Said to Have Driven Besiegers Back.

LONDON, Monday, Nov. 16.—A dispatch to Reuter's Telegram Company from Vienna gives this Austrian official communication issued at noon Sunday:

The defense of Przemysl is being conducted with the same activity as during the first siege. A strong sortie yesterday on the north side of the fortress forced back the enemy to the heights of Rokietnica with small Austrian losses.

In the Carpathians sporadic attacks by small detachments were easily repulsed.

All attempts by the Russians to reconnoitre in other parts of the war theatre were frustrated.

GERMANY'S CALL TO CIVILIANS

Said to be Urging Franc-Tireur Methods in East Prussia.

Special Cable to THE NEW YORK TIMES.

AMSTERDAM, Nov. 15, (Dispatch to The London Standard.)—An interesting German military proclamation has been circulated in those parts of the Eastern Prussian provinces now being invaded for the second time by the Russian Army. It contains the following passage:

"When the enemy crosses the frontiers of Imperial Germany there ensues a struggle of national defense in which all methods are permissible. It is the duty of every man capable of bearing arms to stem the invasion and harass the enemy till he retires. The whole population must take up arms to keep the enemy always in a state of unrest, to seize his ammunition, to stop his food supplies, to capture his scouts, to destroy by any means whatsoever his ambulance and field hospitals, and to shoot him down during the night.

"The men of the Landsturm who perform such duties should not wear uniforms, because by retaining their civilian dress they are less conspicuous and thus are in a better position to attack the enemy unawares."

TELL OF RUSSIAN LOOTING.

Treasures Shipped from Lemberg to Petrograd, It Is Said.

The following statement in which the Russians are charged with looting the National Museum in Lemberg, was issued by the German Information Service last night:

"According to reports in Polish newspapers the Russians have taken from the National Museum at Lemberg: 1,034 oil paintings, 17,000 coins, 142,000 books, 5,300 holographs, 28,000 copperplate engravings, 4,300 medals, 5,000 autographs, and 1,700 documents.

"These, together with Polish relics, have been transported to Petrograd, according to the information received by the Kreuz-Zeitung."

TURKS ADMIT ERROR IN ODESSA ATTACK

But Member of London Embassy Asserts Russians Fired on Their Fleet First.

MISLED BY THE GERMANS?

London Inclined to Credit Report That Kaiser's Officers Made Up Tale of Russian Attack.

Special Correspondence of THE NEW YORK TIMES.

LONDON, Nov. 6.—When the diplomatic history of the war comes to be completed one of the most interesting chapters will probably be concerned with the causes which this week finally led to the commencement of hostilities with Turkey. From information which your correspondent has obtained from unimpeachable sources it seems hardly likely that the story of the beginning of this particular phase of the war will be made public in a form which would admit its inclusion among the State papers which THE NEW YORK TIMES has gathered together in its brochure, "Why England, Germany, Russia, and Belgium Went to War."

When, if ever, State papers giving the diplomatic correspondence and communications of Turkey, Russia, Britain, and Germany in the period preceding the entry of Turkey into the fray are published, they will be found to contain dispatches so much at variance with one another that the unraveling of the tangled skein will be a most difficult endeavor. Put briefly, Turkey blames Russia for forcing war upon her, while Russia and England hold Germany responsible for forcing Turkey into such a position as made war inevitable. The British Foreign Office has isued its report of the events which immediately preceded the opening of hostilities in which Turkey was directly concerned, so that it is not necessary now to revert to this statement.

It will, however, be of interest to compare the Turkish version, which was obtained from a thoroughly qualified official before Tewfik Pasha and his staff left London on Thursday morning last. It was admitted by this official that the British Government had done everything in its power to stave off hostilities, and even to discover a method whereby they might be brought to an end after the bombardment of Odessa.

"England," said a representative of the Ottoman Government, "did what she could, but her influence was restricted by the fact that she is bound hand and foot to Russian policy. England did not want war with us, but Russia did."

Then followed the Turkish version of the incidents which formed the actual beginning of hostilities. According to this the first shots fired in the Black Sea were fired, not by Turkish, but by Russian ships.

"An attack," said my informant, "was made upon vessels flying the Ottoman flag by a Russian squadron. What could our ships do but reply? They did reply, and speedily put their assailants to flight. Where we made a mistake was in pursuing our advantage and bombarding Odessa and Sebastopol. That was an error, a grievous error. Had we been content to repel the attack upon us by Russian ships, all the rights of the case would have been incontrovertibly on our side—by bombarding Russian territory we weakened our case."

It is to be noted that the Ottoman diplomatist, in the foregoing explanation, refrained from giving specific details, either of the Turkish vessels attacked, or of the Russian squadron attacking them, or of the place of the encounter. He was, however, emphatic in his assertion that the attack had been begun by the Russians.

Upon this point interesting light is thrown by Petrograd dispatches which have suggested that the reports current in Constantinople to the effect that the Russians had attacked Turkish ships of war had possibly resulted from bogus reports of such an attack furnished by the German officers commanding the Goeben and Breslau.

This will be an interesting point for the historical student of the future to unravel.

In the British official world it is stated that the Turkish reports of an unprovoked attack require some more proof than mere assertion. Germany, it is declared here, had been seeking to force Turkey's hand in every possible way, and a fabricated report of Russian aggression is not thought beyond the bounds of possibility, especially when it is remembered how Bismarck doctored Benedetti's Ems dispatch in 1870.

SAYS AMEER WILL JOIN WAR.

Report Comes from Constantinople, Which Vouches for Khedive's Aid.

BERLIN, Nov. 15, (by Wireless to Sayville, L. I.)—The following has been given to the press from official sources:

"Constantinople reports that the Ameer of Afghanistan has decided to declare war on Russia and Great Britain.

"The Khedive of Egypt declared, to the correspondent of the Frankfurter Zeitung his loyalty to the Sultan, which was dictated by his religious obligations. The Khedive intends to accompany the Turkish Army which is marching on Egypt."

TURKEY WITHOUT THE PALE.

Position in International Law That of a Pirate, Says M. Clunet.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 15.—The famous jurisconsult, Edouard Clunet, President of the Institute of International Law, discusses in the Temps Turkey's position according to international law.

Beginning with Turkey's promise at the outbreak of the war to maintain strict neutrality, he says:

"The Goeben and Breslau incident was hardly in accordance with neutral duty, but Turkey was Europe's spoilt child, accustomed to indulgent treatment, so we overlooked everything. But the Turkish attack on Odessa under the Russian flag was an entirely different matter. This most flagrant breach of international law placed Turkey outside the pale in the position of a pirate.

"It was a piece of treachery beside which the attack by Japanese torpedo boats on Port Arthur was mere bad taste. Then, diplomatic negotiations having already broken down, strictly Japan ought to have declared war.

"Turkey, without warning or just reason, committed an act of piracy, violating simultaneously the first article of the third Hague convention regarding the declaration of hostilities, the twenty-third article of the fourth convention regarding false flags, the twenty-fourth article of the same convention about attacking unfortified towns, also the convention regarding naval bombardments."

Consequently, concludes M. Clunet, all agreements between the Allies and Turkey—for instance, the treaty of Paris of 1856, guaranteeing Ottoman independence, and the treaty of London of 1871, assuring to Turkey the right to close the Dardanelles—become dead letters, utterly null and void. By her own action Turkey has freed the Allies from all their international obligations."

INDIANS TAKE TURKISH FORTRESS IN ARABIA

Capture Turba in Co-operation With the British Cruiser, Duke of Edinburgh.

LONDON, Monday, Nov. 16.—The Secretary of the Admiralty announces the success of operations against the Turkish garrison at Sheikh-Said, on the Strait of Bab-el-Mandeb, at the entrance of the Gulf of Aden, and of the occupation of the Turkish forts at Turba by Indian troops, assisted by the British cruiser Duke of Edinburgh.

"The Turkish fort of Turba," says the Admiralty report, "is situated on the rocky heights close to the boundary of Turkish territory and the Aden protectorate. The guns of the fort command the isthmus connecting the peninsula of Sheikah-Said with the mainland.

"Three battalions of troops were landed in the face of opposition; but under cover of the Duke of Edinburgh's fire, which had previously disabled the Turba fort, the Indians attacked the enemy's positions, being opposed by well-concealed artillery and infantry fire.

"When the hills commanding Menheli were occupied the opposition weakened, and 200 of the enemy escaped over the isthmus by camels or by boats. Six Turks were killed, the remainder being wounded or taken prisoners."

"The fort was occupied and a large amount of munitions of war and six field guns were captured. The heavy guns were probably put out of action by the Duke of Edinburgh. The Indian casualties were one officer and fifteen men wounded and four men killed. There were no casualties on the cruiser."

FRANCE MAY BUY OF BRAZIL.

Caillaux's Trip Made to Establish Closer Trade Relations.

PARIS, Nov. 15.—A Havas Agency dispatch from Bordeaux says that the purpose of the trip to South America of Joseph Caillaux, ex-Minister of Finance, is a visit to Brazil, where he will inquire into the possibilities of obtaining Brazilian raw materials and foodstuffs for France.

M. Caillaux, who is Treasurer and General Paymaster of the French Army, with the rank of Colonel, sailed with Mme. Caillaux on the steamer Perou from Bordeaux yesterday.

The correspondent says that M. Caillaux will pay particular attention to the matter of Brazilian imports to replace supplies formerly received from Austria and Germany. Among the most important of these are clothes, porcelains, chemical and pharmaceutical products, machines, and machine tools. Inquiries will also be made regarding a proposed reorganization of the French South American cable systems, and an effort will be made to replace the German lines operated by way of Teneriffe, Monrovia, and Pernambuco.

GERMAN WOMEN'S PATRIOTISM

Encourage the Soldiers by Their Spirit, Returned Observer Says.

Special Cable to THE NEW YORK TIMES.

BERNE, Switzerland, Nov. 15, (Dispatch to The London Morning Post.)—The Rev. Bullock Webster, now in Berne, who has just arrived from Baden-Baden, tells that what has struck him most since the war began is the attitude of the German women, who patriotism of the Mother of the Gracchi, apparently are all inspired by the They are encouraging the men and in every way rendering their departure for the war, even their second departure, as little painful as possible.

He considers the moral effect of the collective German womanhood to be of enormously powerful assistance to the country.

TURKS MAY GET NO COAL.

Russian Bombardment Renders Their Only Mines Unworkable.

Special Cable to THE NEW YORK TIMES.

ATHENS, Nov. 15, (Dispatch to The London Morning Post.)—According to authentic news from Constantinople, the bombardment of Zunguldag by the Russians was much more severe than at first reported.

The coal mines have been practically rendered unworkable, which is a serious matter for both the Turkish fleet and the railways, these being the only coal mines possessed by Turkey.

PARIS CELEBRATES FOR KING ALBERT

His Fete Day Brings Great Outpouring of Praise and Enthusiasm by the French.

BELGIANS SEND TRIBUTES

Refugees and Soldiers Feast and Thousands Attend Mass—London Also Observes Day.

PARIS, Nov. 15.—France was dressed in black, yellow, and red today in honor of the fête day of King Albert of Belgium. There was a great outpouring everywhere of the people in sympathy with the monarch and his people. The City Hall and other public edifices and most of the private buildings in Paris flew the Belgian colors, and in spite of the heavy downpour of rain immense throngs attended services in the Belgian Church and Notre Dame Cathedral. Thousands visited the Champs d'Elysées and saluted a bust of King Albert and gave their mites to the Belgian Relief Fund.

The telegraph wires carried many official messages to King Albert, expressing admiration and encouragement. Among those who sent telegrams were President Poincaré, the Municipal Council of Paris, and the authorities of every important town in France. By post and by special motor-car service 1,000,000 persons from all corners of the country not occupied by the Germans, from the highest aristocrat to the humblest toiler, sent touching tributes to the Belgian monarch.

"What the world owes the French no one knows better than the Belgians," said the spokesman of a delegation of Brussels Aldermen who visited Paris in 1910 with King Albert. Today M. Galli, President of the Paris City Council, in an address, and various Paris newspapers turned this phrase into "What the world owes Belgium no one knows better than the French."

Early this morning crowds assembled to attend a Te Deum in the Belgian church in the Rue de Charonne. In this quarter are 20,000 Belgian woodcarvers employed in the Faubourg Saint Antoine furniture industries. They overflowed the church and the Rue de Charonne into the boulevard Voltaire.

At 2 o'clock there was a similar scene before Notre Dame Cathedral, where the services were presided over by Cardinal Amette. Among those who attended the services were the Duchess of Vendome, eldest sister of King Albert, and Mme. Guillery, who came to Paris from Brussels in 1870 to nurse the wounded French soldiers.

The most touching scene of the day was the special feast provided for the Belgian refugees quartered at the Cirque de Paris, where the exiles, in spite of the trials they have undergone, assembled to celebrate their King's fête day. Many thousands of other Belgian exiles were received for luncheon and dinner in private families.

The Belgian soldiers sent to Paris for a rest, who are occupying the forts around the fortified camp, were not forgotten. Special rations were served and leave was granted them for an afternoon's outing.

3,000 AT LONDON MASS.

Children of King Albert Visit Belgian Wounded There.

LONDON, Nov. 15.—Thousands of Belgian refugees who sought temporary homes in England when the country was invaded by the Germans and hundreds of Belgian soldiers who are being treated in English hospitals for wounds, today enthusiastically celebrater the Fête Day of King Albert, who, with Queen Elizabeth, remains with the Belgian Army.

This morning high mass was celebrated by Canon Moyes in Westminster Cathedral in the presence of Cardinal Bourne. The congregation consisted of some 3,000 persons, chiefly Belgians. Among them were the three children of the Belgian King and Queen, who are guests of Lord Curzon of Kedleston, and many other Belgian dignitaries and representatives of the British royal household.

During the day the hospitals where the Belgian wounded are being cared for were visited by the Belgian royal children, who gave to each man some small present. Loyal messages and simple gifts subscribed for by the Belgian refugees were sent to King Albert, Queen Elizabeth, and the royal children.

MAD FROM BATTLE HORRORS

Man Forced to Help Bury Dead Believed He Was Interring Living Also.

Special Cable to THE NEW YORK TIMES.

ROTTERDAM, Nov. 15, (Dispatch to The London Daily Telegraph,)—I hear from Brussels that a man who was forced to help in burying the German dead has gone mad, so horrible was the work. He believed that the Germans were burying badly wounded but still living men. He told his friends before he lost his reason that he was sure he saw bodies move after quicklime had been placed on them.

It is believed that the German Medical Corps has broken down under the strain imposed on it. Appeals have been issued that the Dutch should send doctors to a town near the frontier, where 700 patients are in charge of one doctor and one student.

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DECLARES MILITARISM SPELLS GERMAN NATION

America Warned by Paris Temps That Distinctions Are Baseless —Opposes Any Easy Peace.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 15.—In an editorial entitled "American Impressions," the Temps analyzes the attitude of America toward the belligerents. The writer considers that it may now be confidently asserted from the statements of public men and from opinion generally that America is profoundly anti-German in sentiment, but he thinks the Americans are still making a distinction between the military party and the rest of the German nation, for which latter they retain much sympathy.

In answer the writer mentions passages from German reviews showing the error of such a distinction, for instance the statement of the Privy Councillor, Prof. Niesser, in The Berliner Tageblatt, who says:

"It is militarism that has permitted us to do great things. Let us keep our militarism. It will enable Germany to retain her position, to rise from disaster. If we win, let us cultivate militarism to the utmost in order to preserve the fruits of victory."

"America has not realized," concludes the editorial, "how the German brain is permeated with the idea of national power and predestined supremacy which animates the military party of the nation with the same impression of superiority. Therefore, well-meaning but misinformed Americans who hope the Allies soon will make peace on easy terms for Germany, with only indemnity for Belgium, are doomed to disappointment. Such a peace would be impossible to endure, for the Germans would consider it merely a short delay in the fulfillment of their destiny or encouragement for new efforts.

"Let America have confidence in the Allies, whom she now accepts as defenders of a just cause. We do not wish the ruin or destruction of the German nation, but we demand due reparation from Germany, and we intend to prevent her from being a barrier to human progress and a menace to human liberty."

KING'S EQUERRY A PRISONER?

Unconfirmed Rumor of the Capture of Viscount Crichton.

AMSTERDAM, (via London,) Nov. 15.—A dispatch to The Telegraaf from Berlin says that Viscount Crichton, Extra Equerry to King George V., has been made a prisoner.

LONDON, Nov. 15.—There was no confirmation to be had here today of the report from Berlin that Viscount Crichton had been made a prisoner of war.

BRITISH TO SEARCH ALL GOING TO CONTINENT

Stringent Measures Adopted to Balk German Spies—Channel Trains All from One Station.

LONDON, Monday, Nov. 16.—The British authorities are adopting stringent measures to prevent the leakage of military news to Germany. Charing Cross Station has been closed for continental traffic until further notice. All trains for Flushing or for Dieppe for Paris will start from Victoria Station, and all passengers will be searched before they enter the trains and all luggage will be overhauled.

It is understood that this step has been taken to prevent espionage and the passing of drawings, photographs, and plans or information to the enemy.

VILLAGES A MASK FOR INTRENCHED CAMP

East Prussian Peasants' Huts and Irrigation Works Fortifications in Disguise for Ten Years.

Special Cable to THE NEW YORK TIMES.

PETROGRAD, Nov. 15, (Dispatch to The London Standard.)—From a report by Gen. Rennenkampf on his dash to Königsberg at the opening of the Russian campaign, in order to bluff the Germans from a swoop upon Paris, it is established that the German preparations for possible war with Russia were just as numerous and thorough as those made for the invasion of Belgium and France.

The report says that throughout all the border region of Eastern Prussia there is not a building, not even a peasant's hut, that has not the side facing Russia constructed of solid masonry as a cover for rifle nits. Moreover, this wall sometimes had rifle holes. In the same way the basements were so arranged that they could be transformed almost instantly into first-class trenches. All the villages also had innocent-looking earthworks at suitable points, which were nothing less than fortifications on an organized scale, while at regular intervals throughout the countryside irrigation canals were built to serve as trenches. Every locality had a perfectly organized system of underground telephones and telegraphs.

All this had been standing for at least ten years back.

DANILO'S VILLA WRECKED.

Bomb Injured Maid of Honor of Montenegro German Crown Princess

MILAN, Nov. 15, (Dispatch to The London Daily Chronicle.)—Austrian aircraft have resumed bombdropping on Antivari, wrecking Prince Danilo's beautiful villa, where Crown Princess Militza was staying. It was thought this spot would be respected, seeing that the Princess belongs to the Mecklenburg-Strelitz family, while her brother, the Grand Duke, who is now with the army of the German Crown Prince, fought with the Austro-Germans at Liége.

Two bombs fell in the gardens of the villa. Three others reduced to ruin a large portion of the interior of the house, smashing the furniture, the magnificent candelabra, and a choice collection of handwrought mirrors. One of the Princess's maids of honor had an eye destroyed by flying glass.

B



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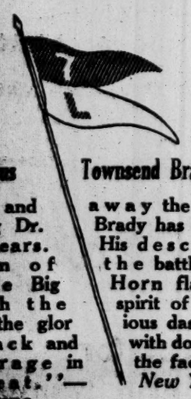


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PAID A WAR BRIBE IN CIGAR COUPONS

D. C. Thompson Says Russian Woman Hid Films for Him for "$1,000."

DEAD MEN ON DINNER TABLE

Inconveniences of Antwerp Siege Also Described by Photographer Who Was Wounded.

Donald C. Thompson, staff photographer of The New York World, who has been in the Belgium war zone during the last few months, returned yesterday on the New York for a week's stay. Several reasons impelled him to come back for a few days—one of the principal ones being the need of giving his injured face a chance to recover.

Mr. Thompson was dining in Dixmude two weeks ago with some German officers when a shell from a British warship fell into the party. He escaped with a nicked nose and a face that was badly cut by flying bits of shell, but four of the officers were killed or mortally wounded.

After a few days in a German field hospital he went on to London, where surgeons told him that he had better wait a few days before going back to the battle front, where there would be danger of infecting the wound. He decided to improve the interval by coming home to see his family; "for," as he phrased it, "when I go back on Saturday I'm going to stay as long as the war lasts; and that may be one sheol of a while."

In his steamer trunk and handbags he brought with him some sixty-odd passes, permits, and official O. K.'s, any number of trophies and souvenirs, a medal from the Belgian War Office, and a mass of cheerful recollections of twenty-six battles of which he has been a spectator. When the war began he was sent to Paris, and when the Germans started through Belgium he managed to get out of Paris in a train full of American refugees, which took him as far as Amiens.

There he transplanted himself at 2 o'clock in the morning to a train of British ammunition that was going to the front, being helped to find lodgment among the ammunition cases by British soldiers who were so overwhelmed at the honor of being photographed that they would do anything for him. When he got off in the gray of dawn at the last stop the train made he had a busy five minutes explaining to British officers, but finally was allowed to go forward into the trenches.

Nights Spent in Jail.

"As soon as I got there," he said, "the Germans began to open up on us. For eighteen hours they pounded us with the biggest part of their artillery, and I don't want to see anything hotter. You see, without knowing it I'd walked right into the battle of Mons. Well, after a couple of days I saw that the Germans were concentrating most of their fire on the British Army, so I moved over to visit the French a while. I hadn't been with the French very long, though, before I ran into a Lieutenant who had arrested me in Paris. That was nothing out of the way for me, for I was arrested eight times while I was there, and spent nearly every night in jail; but this fellow remembered me and said I'd have to be shipped back to Amiens."

At Amiens Mr. Thompson was transferred to a train bound for England, with the polite intimation that he might find that country more healthy than France. The train was crowded, and he presently found it more comfortable to get a seat in the compartment which had been reserved for a Russian woman. Who she was he did not know, but she was treated with the greatest consideration and received ceremonial visits from officers at every stop. Just outside of Boulogne the train was halted, while a search was made of all alien passengers, and Mr. Thompson, realizing that the officials would undoubtedly confiscate his films, begged the woman, who he felt sure would be immune, to hide them on her person.

It was quite a shock when the Princess—he was sure by that time that she must be a Princess—demanded 1,000 francs as the price of aiding him. Mr. Thompson paid her all the French money he had, about 250 francs, and then asked if American bank notes would do for the rest. She assented, and he took out a formidable roll of greenbacks and handed her a sum which was quite satisfactory.

She hid his films just in time, for he was seized by the soldiers, tumbled out on the station platform at Boulogne, and stripped in full view of several hundred persons, who were convinced that he was a German spy and pressed as closely around as they could to look for the cloven hoof. He was released, however, and was allowed to proceed to England on the same boat with the Russian Princess, from whom he recovered his films at the earliest possible opportunity.

"Believe me," he declared yesterday, "I wanted to get them back before she tried to cash those cigarette coupons."

Mr. Thompson went from London to Antwerp, and then on to the Belgian field army. He was at the front with another American correspondent when the Belgian officers told him that they would have some good pictures that afternoon—they were going to storm the German intrenchments. Mr. Thompson was on hand with the camera, but the Belgians had overlooked a masked battery of German machine guns hidden in a country house on their flank. In twenty minutes the Belgians lost more than 4,000 men.

"But I didn't see them lose more than the first thousand or two," said Mr. Thompson. "I was falling back to the second line. And it was an awful moment when Belgian outposts held up our automobile in front of the lines, with the Germans firing behind us and the Belgians in front."

In Siege of Antwerp.

Then came the siege of Antwerp. Mr. Thompson was in Waelhem, one of the outposts, when the Germans bombarded it. The shelling started as he was dining with three Belgian officers on the ground floor of a house in the upper stories of which eighty Belgian soldiers were quartered. A shell hit the roof of the house and destroyed the upper part of the building.

"The ceiling went to pieces," he said, "and through the holes in it dead bodies fell down on the dinner table. All that night they kept firing 42-centimeter shells at the forts and water works and the town in between, and when about midnight I sat down on the curbstone and saw shells dropping all around I decided it was time to write a farewell note to my wife. But just as I had finished it a Belgian officer came along and said that he had found a boat in which we could get across the river. There were five of us—one, an officer, desperately wounded; and when he saw that the boat was only big enough for four he ordered the other officers, his subordinates, to throw him overboard. The rest of us got away."

Mr. Thompson stayed in Antwerp till the surrender, living in a hotel with one or two Consuls and a few correspondents who spent their time cooking their own meals and putting out fires on the roof where German shells had struck. The hotel staff had fled, and Mr. Thompson was unable to find anyone to whom to pay his bill when he finally left Antwerp. He followed the Germans on their march to the coast, sat in a hotel on the Ostend water front while the British fleet was shelling the coast, and finally progressed as far as Dixmude, where he was wounded by the British shell. On his return, he said, he expected to stay with the German troops in Belgium, as it was with them that most excitement could be looked for.

Mr. Thompson did not see any atrocities. Though he heard many apparently reliable stories he was unable to give personal testimony to the truth of any of them, "and I was on the spot fifteen minutes after some of them were said to have happened," he added. He praised the German Army highly as an efficient war machine, and said that their officers always had been extremely courteous to him.

And a man with a trunk full of passes from half a dozen nations ought to be an authority on courtesy.

SUSPECTED FACTORY STILL UNMOLESTED

British Authorities Take No Action on Potential German Fort in London.

COMMANDS ROYAL ARSENAL

Built of Reinforced Concrete, Immensely Strong and with Flat Roofs Suitable for Aerial War Base.

Special Correspondence of THE NEW YORK TIMES.

WOOLWICH, England, Nov. 6.—In view of the nature of the inclosed article it is necessary to explain that it is written by request of certain of the local military and detective authorities, who observe that only publicity through the press can spur the powers that be to action. It is nearly a month since the reports mentioned were submitted to the War Office and the Home Office, and not a word has been heard of the matter from either source. Gunnery experts who have viewed the works say they do not doubt for a moment that the works in question are intended for hostile military purposes, and it is significant that the whole of the Royal Arsenal, the Government magazines at Purfleet, several miles of the river in each direction and other vital points are all commanded by the works. Further, an ex-Lieutenant of the German Navy is at the head of affairs.

[Enclosure.]

A well-informed correspondent writes with regard to what he describes as a scandalous case of neglect of duty by the War Office and the Home Office. About a month ago (he writes) an inspection was made in the London district of certain buildings owned by a foreign firm ostensibly as a factory. For obvious reasons the locality and precise nature of the buildings cannot be mentioned, but much can be gathered from the opinion of a military expert who has visited the works and describes them as "nothing more or less than a terrifically strong fortification, which could dominate some of the most vital points in London."

All the buildings are said to be of reinforced concrete of a strength and thickness altogether out of proportion to the nature of the work carried on in the factory. Every floor is of exceptionally thick concrete, and the flat roofs of certain of the buildings are of the same material, also of unnecessary thickness and strength as far as peaceable manufacturing is concerned.

From these roofs, which are strongly supported, an uninterrupted view is obtained of some of the most important points in London. Other significant features are the fact that certain of the buildings could be used as aeroplane hangars, while every facility is offered for the landing and mooring of airships, and the existence of a powerful electrical plant on the premises would render the fitting up of wireless telegraphic apparatus an easy matter. Finally, it is known that many Germans are employed in the works under the direction of a manager of the same nationality.

After a very thorough examination of the premises by detectives and military experts nearly a month ago exhaustive reports were sent to the War Office and the Home Office, a strong recommendation for immediate and drastic action being made—and from that moment nothing more has been heard of the matter by either the police or the military. All who visited the works were entirely satisfied that the safety of London was endangered by their existence—yet the War Office and the Home Office choose to ignore entirely the very conclusive reports made to them on the matter.



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Tuxedo

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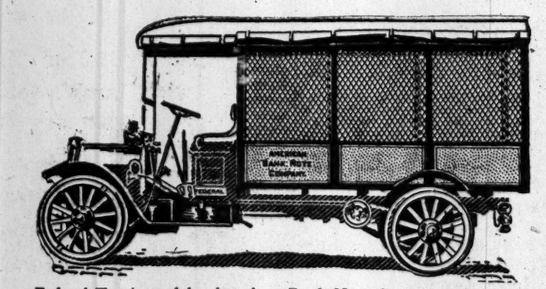
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George Bernard Shaw

on

Common Sense About the War

In the second installment of his remarkable article Mr. Shaw will discuss the question of

Recruiting in England

pointing out that the attitude of the people and the authorities toward German prisoners is more humane than their attitude toward English volunteer soldiers.

in

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CARRANZA WOULD JOIN VILLA IN EXILE

Offers to be in Havana on Nov. 25 if Villa Will Meet Him There.

WILL NOT YIELD OTHERWISE

If a New President Is Not Chosen by Nov. 30 First Chief Says He Will Return and Resume Office.

MEXICO CITY, Nov. 15.—Gen. Obregon tonight received a dispatch from Cordoba saying that Gen. Carranza had made an offer to Gen. Gutierrez to turn over the military forces to Gen. Gonzalez and leave for Havana, to arrive there not later than Nov. 25, if Gen. Francisco Villa would turn over his command to Gen. Gutierrez and be in Havana on the same date. The Aguascallentes convention must meet in Mexico City the day Gens. Villa and Carranza arrive in Havana, according to Gen. Carranza's offer.

The convention in Mexico City then must ratify the election of Gen. Gutierrez or choose another Provisional President, who would hold power until the calling of general elections. If by Nov. 30 these conditions are not met, Gen. Carranza, according to Gen. Obregon, will resume power as First Chief of the Constitutionalists.

Commenting on the offer of Gen. Carranza, Gen. Obregon said he was willing to fight both Carranza and Villa, if necessary, to drive them from the country and restore peace.

"The proposition of Gen. Carranza just made," said Gen. Obregon, "will relieve him of all responsibility in case of hostilities. I am sure Gen. Gutierrez will accept this last offer. If Gen. Villa does not wish to place himself in a ridiculous position he will subordinate personal ambitions to patriotism and accept. If, unfortunately, the proposition of Gen. Carranza comes to naught, we will fight against all the evil sons of Mexico until we eyterminate them.

"Hostilities have been ordered suspended, but we learn that these orders have been disobeyed."

Gen. Obregon later telegraphed Gen. Gutierrez, saying that, despite the American State Department's promise to evacuate Vera Cruz, the evacuation, in his opinion, would not take place unless Gen. Villa resigned and left the country. On the contrary, he said, he thought the Americans would occupy other ports in case of a civil war.

REPORTS PUZZLE WASHINGTON

Optimism and Pessimism Mingles in Dispatches from Mexico.

WASHINGTON, Nov. 15.—Important dispatches from Mexico were received today by the State Department, but they left officials very much in doubt as to what is going on.

The first was a consular dispatch from Aguascallentes, announcing that Gen. Gutierrez, named by the convention as Provisional President of Mexico, yesterday demanded Carranza's retirement as First Chief of the Constitutionalists within twenty-four hours.

The second came from Consul Silliman, personal representative of President Wilson in Mexico City, saying that the possibilities of a peaceful settlement of the differences between Carranza and the Aguascallentes Convention leaders were brighter today than at any time since the breach occurred. Gen. Blanco, commanding the Carranza forces in Mexico City, Mr. Silliman said, advised him that an agreement binding the leaders of the warring factions to adjust their differences without further hostilities was confidently expected. That Carranza would consent to be a party to such an agreement was indicated.

Later advices from Aguascalientes said Gen. Gutierrez had informed Carranza that unless a definite answer to his demands was forthcoming by Sunday night a general movement against him would be ordered.

CALLS IT MASONIC CONSPIRACY

Cardinal O'Connell Assails Leaders of Mexican Revolution.

BOSTON, Nov. 15.—Opposition to the recognition by President Wilson of any Government in Mexico until religious freedom had been guaranteed was voiced by Cardinal O'Connell in an address to the Federation of Catholic Societies today.

"The Administration," said the Cardinal, "has at last done something to insure the safety of our nuns and priests in Mexico from the brutal rapacity and barbarism of those savages who for more than a year past have conclusively proved their absolute unfitness to govern. But the good work is far from finished.

"And when the truth is known then all the world will realize that for the sake of our public honor as a nation we must put an end to the Masonic conspiracy which has for two years deluged Mexico with blood, drained the material resources of that country, and spread atheism and anarchy over a land once happy and industrious.

The federation adopted resolutions addressed to President Wilson carrying out the Cardinal's suggestions.

RESERVE BANKS WILL OPEN TODAY

Continued from Page 1.

notes by the member banks in obtaining credit or funds by rediscounting them with the Federal Reserve banks in the same way the borrower obtained credit or funds from the member banks by discounting them originally.

Heretofore banknotes have been secured solely by Government bonds. Circulating notes are issued only by national banks, which have had to deposit with the Treasury Department bonds to the amount of the notes they desired to issue. Historically, this plan was devised mainly to make a market for the bonds issued by the Government after the civil war. It has enabled the Government ever since to put out bonds at interest rates lower than those paid by any other nation in the world, some of them as low as 2 per cent.

A bank could buy a $1,000 bond and get back its $1,000 immediately in the form of circulating notes, secured by the bond. At the same time it drew interest on the bond. Thus the money that became fixed capital by the purchase of the bond was converted again into liquid capital in the form of banknotes.

This system, which was an innovation and has never been adopted by any other great nation, has proved an entire success so far as the safety of the note issues is concerned. Should a bank fail it was only necessary to sell its deposited bonds and pay its notes as they were presented for redemption.

Old System Lacked Elasticity.

The defect of this bond-secured currency has been a lack of elasticity. The amount of currency, as distinguished from money and credit, that is needed for the aggregate transactions of the country, fluctuates with the amount of business activity. In a time of business stagnation, less currency is needed and the banknotes accumulate rapidly in the banks, where they are deposited by the holders. In a time of great activity, more currency is needed and instead of a redundancy there is a dearth of banknotes.

Under the bond-secured system the amount of currency available for business needs has always been fixed by the amount of Government bonds outstanding, regardless of the condition of business and the consequent need of currency.

Besides the relatively slow changes in business conditions there have been recurrent occasions on which the demand for currency has suddenly jumped by many millions of dollars. These occasions are when panics arise. There is no real need of more currency on the part of the public, but depositors become alarmed and insist on withdrawing their deposits, represented only by credits in their pass books. When one of these sudden demands for more currency has arisen the banks have found it impossible under the old system to meet it. They already had practically all the Government bonds there were, and even if it had been possible to buy bonds on a sufficient scale, it would have been necessary to pay for them in cash, so that the banks would gain nothing in the amount of cash available for the payment of deposits.

At the same time the banks would have assets more than sufficient, if liquidated, to pay all the depositors and leave a surplus. These assets consisted of loans made for varying lengths of time. The only ready cash they had were the reserves they were compelled to keep by law, with such additions as experience and caution might suggest. In order to provide themselves with a secondary reserve, which while not in cash could be turned into cash at a moment's notice, the banks have long made a practice of lending money on call, secured by Stock Exchange collateral.

They did this not because it was profitable—the interest rate on call loans having averaged over long periods less than 2 per cent. per annum—but because it kept that portion of their funds in liquid shape. Whenever their reserves were impaired they could demand payment of their call loans, and if the borrower could not pay the same day they could and did sell the collateral on the Stock Exchange, and so increase their cash holdings.

Why Panics Spread Ruin.

This, of course, is the reason that a panic among bank depositors has always been accompanied by a crash on the Stock Exchange. The more the banks sold out their call loans the lower prices went, the more were borrowers unable to pay loans, and the more stocks the banks were forced to sell.

The banks had other quick assets, which could not be realized on at once because payment was not due. These consisted of loans made on the notes of mercantile and other customers having at any given time from one day to perhaps four months to run before payment could be demanded. If it had been possible to collect these unmatured loans or in some way to turn them into currency promptly many a bank that closed its doors would never have had to do so.

A plan for meeting this need partially was devised when Clearing House loan certificates were originated. These certificates are used to settle balances at the Clearing Houses. When heavy withdrawals are being made from a bank it deposits with the Clearing House Association a batch of its unmatured notes—commercial paper—and receives loan certificates on their security. As debit balances pile up at the Clearing House day after day because of the withdrawal of deposits, the bank affected pays them in loan certificates, which are accepted by the banks having credit balances. To the extent that it would have had to use cash in the payment of these balances, the bank has just so much more currency to pay out to its depositors. Clearing House certificates, however, were generally limited to this use, and could not be paid out to depositors or in any way put into general circulation.

The experience in 1907, which has been amply confirmed by recent events, was that the commercial paper that secured these loan certificates, representing as they did money borrowed by thousands of business men to enable them to make sales on credit, and which they were to pay after they had themselves received payment, was almost invariably paid when the notes became due, even in panic times. They had this advantage even over collateral loans, which in ordinary times can be liquidated on demand, but in panic times remain unpaid or have to be sold out at a sacrifice.

Even in the face of experience it might have seemed adventurous to some to authorize the banks to issue notes for general circulation on the security of unmatured commercial paper, were it not for the fact that similar practices had prevailed for many years among leading European nations. These same nations have always scoffed at our bond-secured currency, not because it wasn't safe, but because it could not respond to either increased or diminished activity in trade. The activity of trade is directly reflected in the amount of commercial paper in existence, so that a currency based on commercial paper would automatically expand and contract with the expansion and contraction of business. In other words, there would always be just the amount of currency that was needed to carry on the actual amount of business transactions.

This principle was adopted in the Federal Reserve act. It was at first intended that notes based on commercial paper should entirely supersede the bond-secured currency, but the question arose as to what disposition the banks could make of their Government bonds, in which they had $700,000,000 invested, if the bonds could no longer be used to secure circulation. The bill was modified to leave the bond-secured currency outstanding, leaving the notes based on commercial paper to supply the elastic element.

Commercial Paper a Liquid Asset.

The recognition and utilization of commercial paper, however, is not confined to securing circulating notes. Its primary function, in fact, under the new system is to afford a liquid asset to banks without the intervention of circulating notes. This is one of the main purposes of the establishment of the Federal Reserve Banks. A member bank which finds at any time that it needs more money may take its commercial paper to the Federal Reserve Bank of its district and rediscount it; that is, sell it to the Federal Reserve Bank. In doing so the bank will ordinarily take a slight loss, as it will have to sell it on a slightly higher interest basis than that on which it originally made the loan. There will be times, however, when there will be a profit on the transaction through a decline in general interest rates since it made the loan originally.

Whenever a Federal Reserve Bank finds that the demand for currency has become so great that it cannot readily be met out of its own cash resources it may itself pledge the commercial paper it has bought with the Federal Reserve Board, which will issue to it Federal reserve notes. This is the point at which the new currency provided for comes in. These notes will be amply secured, as, besides the deposited notes and bills, the Federal Reserve Bank must keep a gold reserve of 40 per cent. behind them, and will be in a position to make the rediscounts is that it will hold part of the reserves its member banks are required by law to keep against their deposits. It is the transfer of this reserve money that is to take place today, and the amount to be transferred in this district, which includes the whole State of New York, will be between $100,000,000 and $125,000,000. Besides this, the bank will start with a paid-in capital, to be increased later, of about $3,300,000. Most of this money will be in the form of gold or gold certificates.

The transfer of reserves may be fairly described as revolutionary, so far as the banks in this city are concerned. Heretofore the reserves of the national banks all over the country have been largely kept on deposit with the national banks in this city. Under the old system national banks not in reserve or central reserve cities—officially described as country banks, although some of them are in cities as large as Buffalo—were required to keep reserves equal to 15 per cent. of their deposits. Of these, however, only 6 per cent. need be in cash in their vaults. The other 9 per cent. could be in the form of deposits with banks in reserve cities, of which there are about fifty. Partly because they held these country bank reserves and partly because of the greater mobility of cash needed in larger cities, the banks in reserve cities were required to keep reserves equal to 25 per cent. of their deposits, but could keep half of this in their valuts and the other half on deposit with banks in central reserve cities, of which there are only three, New York, Chicago, and St. Louis. Banks in these three cities were required to keep reserves of 25 per cent. of their deposits, all of which must be kept in their vaults.

The result of this system was to pile up funds first in the reserve cities and next in the central reserve cities. A further step was the tendency of St. Louis to pile up deposits in Chicago and New York, because usually the demands of business were greater and consequently funds could be more profitably employed in those cities. Finally, the tendency was for Chicago to enhance its deposits in New York as the money centre of the entire country.

It was to overcome these tendencies, for political rather than financial reasons, that the Administration insisted on dividing the country into twelve Federal Reserve districts instead of establishing one central bank with branches.

The New System for Reserves.

Hereafter the member banks in each district will keep part of their reserves in their vaults and part in the Reserve Bank of the district. During the period of transition country banks may keep a part of their reserves on deposit in reserve or central reserve cities, and those in reserve cities may keep part of theirs on deposit in central reserve cities, but at the end of three years this vestige of the old system will be gone.

The natural effect of the new plan will be to keep the reserve money in the district instead of keeping a large part of it in this city. This will be true in each district and involves a shifting of deposits away from New York to the twelve centres established. The interior banks, however, will continue to keep large balances on deposit here, aside from their reserves, as these will be necessary in the transaction of their business operations. Just what the net effect will be can only be determined by experience. Many bankers believe that the business of the country will be so greatly increased through the facilities afforded by the Federal Reserve system that New York's share of the increase will result in a complete offset of any immediate losses in deposits it may suffer.

In order to facilitate this shifting of reserves without deranging the existing financial machinery of the country, and also because with the new discount system it will be unnecessary for the banks to keep as large reserves as before, the law provided a reduction in the legal requirements, which becomes effective today. Instead of keeping 15 per cent. reserves the country banks need keep only 12. Reserve city banks need keep only 15 instead of 25, and central reserve city banks need keep only 18 instead of 25. The percentages thus released are exactly equal to those that are to be transferred to the Federal Reserve Banks. As the required deposits in the Federal Reserve Banks are counted as reserves, however, the difference in total requirements will be released for use by the banks in the accommodation of trade and industry.

The new system also provides for the country-wide clearing and collection of checks through the Federal Reserve Banks, which is expected to work great and beneficial change in this field and for other operations of an important character, but none of these functions will be undertaken at present.

Miss Parks to Address Suffragists.

The Political Equality Association, of which Mrs. Oliver H. P. Belmont is President, will meet at headquarters, 15 East Forty-first Street, tonight at 8:30, to hear Miss Sarah Rush Parks on "How Woman Suffrage will Improve Working Conditions."

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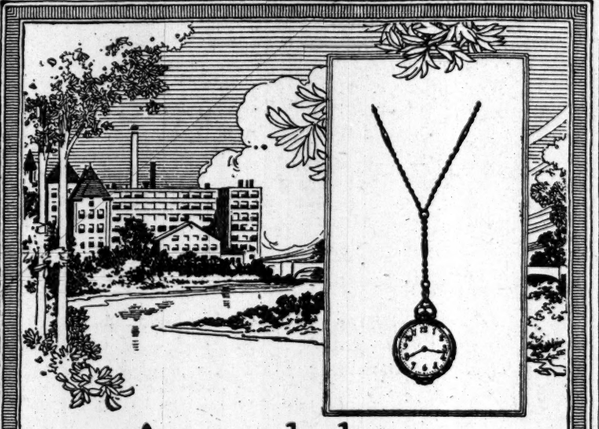
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For your Christmas giving, we suggest that a preliminary visit to our store will be rich in suggestions.

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Mail Orders Filled SOLD NOWHERE ELSE Send for Catalogue

FOODS, FACTS AND FANCIES

It is common belief that war conditions have tended to raise the prices of certain food-products and table delicacies.

Where lesser organizations than that of the Hotel McAlpin are concerned, there may be reasons for this belief.

The fact, however, is that The McAlpin buys the choicest market supplies in large volume, which permits a moderate-price McAlpin menu.

HOTEL McALPIN
Herald Square
Management of MERRY & BOOMER.

ELEPHANT BLOCKS TRAFFIC.

One of Two Little Ones Falls from a Truck in Times Square.

John Palmer of 241 West Thirty-eighth Street and a baby elephant blocked traffic in Broadway at Times Square yesterday afternoon and after both had been taken to the West Forty-seventh Street Police Station Palmer was forced to lead the elephant to 125th Street accompanied by a throng.

Palmer was driving a motor truck on which was a large wooden case containing two baby elephants. At Forty-fourth Street and Broadway the side of the case bulged and then split, dumping the larger of the two elephants on the car tracks. There he lay notwithstanding Palmer's efforts to induce him to return to the truck. Finally when a motorman approached with a chain the elephant became very active and jumped to his feet and was led away.

CELESTINS
VICHY
Owned by and bottled under the direct control of the French Government
Natural Alkaline Water



Your Physician will recommend its use, to relieve
INDIGESTION
RHEUMATISM
URIC ACID
GOUT
Not Genuine without the word
CELESTINS
"Sold in QUARTS, PINTS and SPLITS"

CHRISTMAN PIANOS
ABSOLUTELY RELIABLE
Baby Grands, Upright & Player Pianos. Any piano converted into a Player Piano.
USED PIANOS

STEINWAY GRANDS FROM	$100 Up
BEHNING GRAND	125
SOHMER GRAND	150
PLAYER PIANO	200
AEOLIAN PIANO PLAYER	50
VOSE UPRIGHT	150
STEINWAY UPRIGHT	250

35 W. 14th St., bet. 5th & 6th Aves

WILL TRACE $150,000 BY SIEGEL CASHIER

Siegel Prosecution Will Charge That "Cash Slips" Only Recorded the Transaction.

TO TAKE UP TORN NOTES

Champion to Give Further Testimony—An Outline of the Defense as to Credit Lines.

Special to The New York Times.

GENESEO, N. Y., Nov. 15.—When the trial of Henry Siegel, former head of department stores in New York, and private banker, is resumed tomorrow morning before Justice William W. Clark in the Supreme Court here, the prosecution, conducted by Assistant District Attorney Arthur C. Train, will endeavor to introduce testimony tending to prove that Siegel and his partner, the late Frank E. Vogel, on the night before their enterprises were put in receivers' hands, went to the office they used jointly and disposed of practically all books and documents that could be used against them. The prosecution expects to show that Siegel and his partner worked at this task vigorously nearly all night.

Among the ledgers, books, and other papers, however, one important piece of evidence was obtained by the examiners for the State Banking Department which the Assistant District Attorney expects to put to good use tomorrow. When he resumes the examination of Frank L. Champion, cashier of Henry Siegel & Co., bankers, from the time this private banking institution was established jointly by Siegel and Vogel until the receiver took charge Dec. 29, 1913.

Mr. Train will question Champion about a dozen torn pieces of notes which Champion has testified he made out when loans were advanced by Henry Siegel & Co., bankers, to the various Siegel-Vogel stores, but which never were executed so far as he knew.

The former cashier of the Siegel-Vogel private bank also will be questioned about a series of twenty-nine transactions in which the prosecution will allege Henry Siegel & Co., bankers, drew checks to the amount of $150,000 on two New York City banks to the order of the various Siegel-Vogel stores, which deposited them in turn in five New York City banks, on which the allied stores drew checks segregating the original amount to the order of the Siegel-Cooper Company of Chicago.

The prosecution, giving the details of the involved transaction, will endeavor to prove that the money was sent to the Henry Siegel Company, wholesale; the Simpson-Crawford Company, and the Fourteenth Street Store in "split" sums. Then, in further "split" sums, this money in nineteen checks, ranging from $154.82 to $23,672.14, drawn on five banks and the New York companies, was sent to the Siegel Cooper Company, Chicago. One check from the private bank to the Siegel Cooper Company, Chicago, could have covered the whole transaction. The money, according to the prosecution, was drawn from the banks in this manner:

Checks on National Park Bank on Jan. 10.—To Simpson-Crawford Company, $22,467.82; to Fourteenth Street Store, $19,293.76; to Henry Siegel Company, wholesale, $8,238.42. Total, $50,000.

Checks on National Park Bank on Jan. 17.—To Simpson-Crawford Company, $23,672.41; to Fourteenth Street Store, $19,718.26; to Henry Siegel Company, wholesale, $6,609.33. Total, $50,000.

Checks on National Park Bank on Jan. 21.—To Simpson-Crawford Company, $19,901.97; to Fourteenth Street Store, $20,183.82; to Henry Siegel Company, wholesale, $8,788.03; check on Metropolis Bank to Henry Siegel, wholesale, $1,126.18. Total, $50,000. Grand total, $150,000.

The prosecution, moreover, will charge that this transaction was completed just nine days before the date on which the two department stores and the banking firm submitted to the National Bank of Commerce the alleged false credit statements on the strength of which the indictment acused Siegel of the theft of $684.05.

The checks which passed from the private bank to the stores, from the stores to New York City banks, and finally to the Chicago store were not charged to any account so far as the examination of the books for the prosecution has shown, so that the record of the entire transaction was carried on the so-called cash items slips which Mr. Champion already testified were kept in the cash drawer.

It was learned today that several thousand dollars' worth of stock of the Siegel Stores Corporation, controlling the Siegel-Vogel mercantile institutions which had been bought by thrifty employes, was sold back at par value by them only a little while before the stores and the private bank were placed in the hands of receivers.

The defense, it is understood, attacking the charge that Siegel and Vogel obtained $100,000 in loans from the National Bank of Commerce through a false statement of the condition of their business enterprises, will endeavor to establish that the line of credit was continuous and was obtained in 1904 on the strength of acquaintance between Vogel and Valentine P. Snyder, who preceded the present head of that banking institution.

The defense will try to show that Mr. Vogel, who married a member of the Nelson Morris family of Chicago, accumulated a considerable fortune in the packing business in that city and subsequently was associated with the Hammond Packing Company, which had an account with the Western National Bank, of which Mr. Snyder was President when it was consolidated with the National Bank of Commerce, of which he became President After the merger.

In order to prove that the Vogel and Siegel line of credit with the National Bank of Commerce was obtained in 1904 on the financial standing of Mr. Vogel and the knowledge which Mr. Snyder had of him, the defense promises to produce a witness to show that Mr. Vogel told Mr. Snyder of the plan to buy the Fourteenth Street Store. At that time, it is said, Mr. Snyder remarked that he knew little about the department store business, but had confidence in Mr. Vogel's ability.

The defense will try to establish that the National Bank of Commerce was informed on March 8, 1913, that Siegel and Vogel were negotiating for the purchase of the Rothenberg store through an article in a New York City newspaper, which was called to the attention of Vice President H. P. Howell. A day or so later, it is said, Vogel had a telephone conversation with Mr. Howell, and asserted that the news about the proposed purchase of the Rothenberg store had been disclosed prematurely. Mr. Vogel said that he would be glad to go to the National Bank of Commerce and talk the matter over with President Alexander.

As a result of that conversation the defense will attempt to prove that Mr. Vogel did have an interview with Mr. Alexander on March 12, when he discussed not only the possibility of obtaining a renewal of the $100,000 line of credit that had been running since 1904, but the possibility of inducing the bank to advance another $100,000 loan to the amalgamated stores.

The direct examination of Champion is expected to consume the greater part of tomorrow, and his cross-examination will probably be continued until noon Tuesday.

The indications are that the persons involved in the Siegel trial, numbering in all nearly a hundred, will spend Thanksgiving Day in Geneseo.

TO STUDY UNEMPLOYMENT.

Chamberlain Bruere Seeks National Forces for Relief.

City Chamberlain Henry Bruere will submit to Mayor Mitchel today a plan for dealing in a large way with unemployed during the Winter.

Mr. Bruere suggests that the Mayor appoint a committee to develop and execute the programme, the executive head to have had experience in labor problems. Charles T. Neill, former United States Labor Commissioner, and Mackenzie King, former Labor Commissioner of Canada, are mentioned as fitted to organize the work.

Explaining some of the difficulties to be overcome, the Chamberlain said:

Periodic unemployment occurs in many industries due to seasonal demands for the products. In others unemployment is a regular condition for a certain period of the year. In the first of these cases it has been shown, as in the garment trades, that the evil may be minimized through effort on the part of the industry affected. In the building trades wage scales are based on the knowledge that employment is seasonal.

The major element of the programme is to deal with the problem, not as a problem of relief or philanthropy, but as a problem of business and industry, for consideration and action by those who dominate industrial life.

It is idle to speak of unemployment as an exceptional condition. It is chronic under present industrial organization. It is as much a factor in our economic life as disease. It can't be dealt with on the theory that better times will dissipate it.

The problem of unemployment for 1915, due to the war and general economic conditions, is not unlikely to become the chief concern of patriotic New Yorkers.

Early in September Charities Commissioner Kingsbury called a conference of experts on public relief to consider needs for 1914-1915. This conference, through its Chairman, Otto T. Bannard, appointed a sub-committee to devise definite plans, and the Chamberlain outlined the above plan to that sub-committee.

FRANK TO APPEAL TO SUPREME COURT

His Attorneys Prepare to Take the Case to the Nation's Highest Tribunal.

ASK FOR WRIT OF ERROR

Contend That Georgia Court Failed to Rule on His Absence When the Verdict Was Rendered.

Special to The New York Times.

ATLANTA, Ga., Nov. 15.—Holding that the Georgia Supreme Court in its decision refusing to annul the verdict against Leo M. Frank did not touch the merits of the question involved, namely, Frank's absence from the courtroom when the verdict was rendered, attorneys for the prisoner have begun preparations to take the case to the United States Supreme Court.

Within a few minutes after the issuance on Saturday of the Georgia court's decision affirming the ruling of Judge Ben Hill on the Frank motion to set aside the verdict, Frank's lawyers were having the ruling transcribed, so that it might be made the basis of a request for a writ of error on which to carry an appeal to the nation's highest tribunal.

Before the appeal is made, however, it is likely that the Georgia court will be asked to grant a rehearing on the ground that points set up by the defense were overlooked by the Justices of the Supreme Court.

Should a rehearing be refused, a writ of error will be asked of Chief Justice Fish, and, in the event of a second refusal, Frank's lawyers will go directly to a Justice of the United States Supreme Court for the writ.

Frank and his lawyers are optimistic. The attorneys say that no other opinion in the world, least of all a decision by the United States court, ever held with the decision in the Cawthorn case, which was cited by the Supreme Court yesterday in sustaining Solicitor Dorsey's demurrer to the motion to set aside the verdict. The Cawthorn case is from a Georgia court, but the opinion, which was written by Justice Cobb, appears to be in conflict not only with decisions of other States and of the United States Supreme Court, but with other decisions of the Georgia court. It was because of this seeming lack of agreement that Judge Hill explained, in deciding on Solicitor Dorsey's demurrer, that the case was sent to the Supreme Court to have the decisions harmonized.

That the point of Frank's absence from court when the jury brought in the verdict should have been raised when the motion for a new trial was filed was the substance of the decision rendered on Saturday by the Supreme Court. The motion was based on the fact that Frank, instead of being in the courtroom, was in the Fulton County Tower, at the suggestion of the trial Judge. Frank's attorneys asserted that he had been deprived of a vital constitutional guarantee in being absent when the jury returned its verdict and in not being allowed to stand face to face with the jurors as they were being polled.

The Supreme Court in its decision brings to the fore the principle involved in the Cawthorn case—timeliness—and asserts that Frank's lawyers were too late in taking up a contention that at an earlier date might have been effective.

Frank's attorneys contend that there is no question of timeliness involved, and that Frank was deprived of an inalienable constitutional right when he was sent from the courtroom on the eve of the verdict, and they hold that the United States Supreme Court will so decide. It is their opinion, and the opinion of many other lawyers, that favorable decision by the United States Supreme Court will at once free Frank, and that the case will not again appear in the State courts.

For Instant and Intense Heat
Every home should have one or more
"Miller" Oil Heaters



The best oil heater made. They are perfectly safe, smokeless, durable (the tank is made from heavy brass.) An extinguisher puts the light out, an indicator tells when the tank needs oil. They are easily rewicked, economical, consume the least oil.
Insist on having the "Miller" from dealers; if they will not supply you, we can.
Edward Miller & Co., Established 1844. Manufacturers,
68 and 70 Park Place, New York.
Short walk from Woolworth Building.

SEEK TO OUST HARTMANS.

Wife of Man Held for Stealing $640,000 Tries to Keep Her Home.

Mrs. Richard T. Hartman, whose husband is in the Tombs on the charge of misappropriating $640,000 belonging to Mrs. Caroline T. Mackenzie of New York, must appear in court in Hackensack this morning to prove her right to the handsome home which she occupies in Tenafly. Sheriff Robert N. Heath has attached the furniture and other belongings in the Hartman home on a judgment obtained by Edward F. Cragin of New York for money loaned. The amount involved was $8,455. Mrs. Hartman asserted that she owned the property in the house, and the attachment was held up pending a court hearing.

Sheriff Heath served a notice of motion for an order of possession upon the Hartmans on Saturday, this being the second step in the proceedings to dispossess them. The New York Life Insurance Company recently foreclosed on a $15,000 mortgage on the Hartman house, and then bought in the property under Sheriff's sale at Hackensack.

HOTEL MAJESTIC



Three splendid Ballrooms at The Majestic, notable for their generous floor space and the rich elegance of their decorations and furnishings, are available for social functions of the more exclusive order. The management will furnish further information upon this subject on request.
J. CHARLTON RIVERS, Managing Director
72nd Street & Central Park, West



Brighten Up Your Home For Thanksgiving
On Cowperthwait's Liberal Credit

Is it your turn to have the family this year for Thanksgiving dinner? Then why not get that new dining room suite you've been wanting and have it ready for the party?

Or perhaps you want a new buffet, a big chair, a rug or any one of many other articles of furniture. Remember, too, we have all kinds of chinaware, glassware, kitchen utensils and other housefurnishing things.

Any or all you can buy here on credit. Then take a year and a half to pay in trifling weekly or monthly amounts.

For instance: $30 worth of goods cost but 50c weekly; $65 worth but $1.00 weekly; $200 worth but $2.50 weekly; $500 worth but $6 weekly. 10% off for cash.

There's no red tape to go through. Just come and select what you want and we'll send it home at once.

You'll be agreeably surprised at the fine quality of our furniture and our extremely low prices.

COWPERTHWAIT & SONS
"Oldest Furniture House in America"
3rd Avenue at 121st Street, New York City.



Take the Part Water Route to the
California Expositions
Southern Pacific Steamships
"Morgan Line"
"The Exposition Line 1915"
New York — New Orleans
2000 miles of sea travel; of healthful relaxation, on a route known for comfort of its accommodations, excellence of its cuisine and character of its patronage.
At New Orleans you board the
Sunset Limited
(Every Day in the Year No Extra Fare)
traversing a route famous for comfort, safety and picturesque scenery.
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DO YOU KNOW THE
LION BREWERY
Of New York City
BREWS THE BEER THAT MAKES IMPORTED UN-IMPORTANT
President Wilson Said
in his proclamation for Thanksgiving Day: "Our crops will feed all who want food; the steadiness and resourcefulness of our business men will serve other nations as well as our own. * * * Never before have the people of the United States been so situated for their own advantages to serve themselves and mankind." * * *
Among the beer brewing enterprises of our Nation the Lion Brewery of New York is in the front ranks of the industry, and is better situated than ever in its history of sixty-four years to serve as pure, wholesome beers as human skill can possibly produce. No better brews, domestic or imported, were ever bottled than our two celebrated brands.



Pilsener and Wuerzburger
MAKE THANKSGIVING DINNER BETTER
If you really want your friends to enjoy a bountiful Thanksgiving dinner—want them to have an appetite that will relish a feast consisting of roast turkey, plum pudding and all the fixings, mince and pumpkin pies—you should first supply your table with a case of our Wuerzburger. It is so appetizing and soothing, so mellow and wholesome. It contains just enough alcohol blended in with a delightful malt flavor to give zest to the food and insure against indigestion. That is the kind of beer OUR Wuerzburger is and money cannot buy better.
Our sanitary methods of sterilizing the bottles before they are filled, and the scientific process of pasteurizing the beer after it has been automatically put into bottles, guarantee the lasting purity of our products.
For Sale by First Class Retail Dealers
AND ON DRAUGHT
At the Hundreds of Lion Cafes



The Lion Brewery of New York City
Columbus and Amsterdam Avenues, 107th and 108th Streets

For Him



No. 460—Standard Set
The original Gillette Set that introduced the modern way of shaving—no stropping, no honing—known the world over. Contains Triple Silver-plated Razor; Blade Boxes with 12 double-edged Gillette Blades (*24 shaving edges*). The whole contained in Morocco Grain Case. $5

KNOWN THE WORLD OVER

AND for *him*, what? Why a Gillette, of course—that is if you are anxious to give him a *quality gift*—something that he will *use*. Gillette dealers showing full Christmas stocks. Buy early—so you can be sure to get *him* exactly the set he will like best.

Standard set with Gold-plated Razor, $6. Your dealer has it or can get it for you. Other sets, $5 to $50.

GILLETTE SAFETY RAZOR COMPANY, BOSTON

SIX-DAY CYCLE RACE---FOOTBALL---A. A. U. MEETING---BOXING

CYCLISTS START SIX-DAY GRIND

Eighteen Teams Sent Off on Long Journey at Garden by Dick Rudolph.

SCORE AT 2 A. M.
Second Hour.

	Miles	Laps
Goullet and Grenda	50	1
Moran and McNamara	50	1
Fogler and Hill	50	1
Root and Clark	50	1
Egg and Verri	50	1
Lawrence and Magin	50	1
Piercey and Cavanagh	50	1
Cameron and Kaiser	50	1
Bedell and Bedell	50	1
Lawson and Drobach	50	1
Ryan and Wohlrab	50	1
Thomas and Harley	50	1
Walthour and Halsted	50	1
Mitten and Anderson	50	1
Kopsky and Hansen	50	1
Linart and Madonna	50	1
Dupuy and Seres	50	1
Cousseau and Parent	49	1

The record is 50 miles and 2 laps, made by Magin and Lawrence in 1912.

Once more the annual six-day bicycle race is on. Hardly had the clock struck at last midnight when a pistol shot was fired in Madison Square Garden. For a second everything was still in the huge arena. This was the opportunity Peter Prunty was awaiting. Hat in hand, and in a voice which reached every corner of the Garden, the official announcer introduced Dick Rudolph, star of the Boston Braves, who helped by his marvelous pitching to win the world baseball championships from the Athletics. Without further ceremonies, and refraining from speechmaking in spite of boisterous calls, Rudolph fired the gun, starting the bicycle riders on their long journey which will terminate next Saturday night.

Members of eighteen teams, composed of the greatest riders from all parts of the world, faced the starter. Despite the great war in Europe, the foreign contingent is well represented and is made up of sprint, motor-paced, and six-day champions.

In spite of the inclement weather the Garden was comfortably filled a half hour before the start was made, the crowd being kept in a good humor by frequent selections from the band and other itinerant musicians, including song writers, who sing their latest productions from the top of a piano through megaphones.

As the different riders came on the track for preliminary practice they received a hearty send-off. George Seres, who is paired with Marcel Dupuy, one of the French team, was the first to try out the wooden saucer. He was welcomed with cow bells and other nerve-racking and noise-producing devices.

On the appearance of Jackie Clark and Eddie Root, the spectators almost went wild, and when these two hit up a pretty fast pace, the crowd stood up and yelled. Every team paraded before the gun called the riders to the starting point, and it was easy to see who were the favorites. The Italians and Frenchmen were received vociferously. At a few minutes past midnight, Dick Rudolph sent the riders away on their long grind. The starters were Jimmie Clark, Peter Drobach, George Cameron, Frank Cavanaugh, Jake Magin, Joe Kopsky, Jimmie Moran, Alfred Grenda, John Bedell, Alfred Halsted, Fred Hill, Norman Anderson, F. Verri, Lloyd Thomas, Martin Ryan, Marcel Dupuy, Emil Cousseau, and Vincenzo Madonna.

Martin Ryan of the Jersey City team jumped into the lead at the start and retained it for five laps, but he was soon caught by Jackie Clark, who won the $25 given by the management for the team which was first in the opening mile. The riders had hardly been on the track ten minutes when the first spill happened. There was a general mix-up on the Twenty-Sixth Street side of the track, with the result that Magin, McNamara, and Clark fell. None of the riders, however, was hurt, but their partners took their places on the track, and the riders settled down for a steady grind.

At the end of the first twenty miles Martin Ryan of the Jersey City team was in the lead. The riders were going at a fast clip, and it looked decidedly favorable for all the former records for the early part of the race being broken.

There was a pronounced improvement in the management of the race as compared with past years. The riotous scenes usually witnessed on the opening night gave place to orderly conduct, and a better element appeared in attendance.

For the first time in the history of the race at the Garden, the event will be concluded by an hour finish by the leaders instead of the usual one-mile sprint that has been so unsatisfactory in the past. In previous races it was thought by some that it was not always the best team that won the race, but the fastest sprinter. Endurance will be a big factor in this grind. The leaders at the beginning of the last hour will race for points, scoring at the end of every fifteen laps. The team totaling the greatest number of points at the end of the hour will be awarded first money.

The favorites in the race are Root and Clark, Fogler and Hill, Goullet and Grenda, Verri and Egg, Moran and McNamara, Walthour and Halstead, and Seres and Dupuy. These riders are veterans of the 142-hour grind, having captured prizes both here and in Europe. Root stands alone as the biggest winner of six-day races, and his record will be a hard one to better. Goullet, the Australian, runner-up to Kramer for the world's sprinting title this year, is the one feared by all the riders, and his team mate, Grenda, will be a strong factor in the sprints, being one of the best all-around men in the game.

As the foreigners in the race are used to the one-hour finish, it will not be surprising to see one of these teams capture the first prize. Seres, the 1914 champion of Europe, has shown fine speed in the trials at Newark and at the Garden during the last week. He and Dupuy are one of the teams representing France. Parent, who is teamed with Cousseau, is a three-time winner of the world motor-paced record, and is another of the foreigners expected to do big things.

Among the old favorites who received a tremendous ovation, when he came on the track was Joe Fogler, who is paired with Freddie Hill of Boston. Fogler is a veteran of the six-day contests, and he will not be found wanting when it comes to the heavy work at the finish.

No better evidence of the good sportsmanship of the spectators was seen than when Linart, the diminutive Belgian rider, appeared on the saucer. He only arrived in this country last Friday, and is teamed up with Madonna, an Italian rider. Cheer after cheer arose for the little Belgian, and it is apparent this early that Linart has taken the place in the affections of the crowd which Brocco, the Italian rider, held last year. Any time during the 1913 race, when the crowd became weary with watchful waiting for a sprint, the cry went up, "Brocco, Brocco!" and the Milanese generally started something, which resulted in bringing the spectators to their feet, and a hurried call by trainers for fresh riders.

The offering of premiums every afternoon and evening should make the race one of the best ever held. Manager McFarland will offer during the week more than $2,000 in prizes for stolen laps, for the team leading the greatest number of laps and miles, and for various other contests, which will be an incentive for the riders to go out at top speed instead of loafing.

Field Narrows for Dewar Shield.

The first round of the amateur English billiard tournament for the Dewar Challenge Shield at Doyle's Forty-second Street Academy, which attracted thirty-two starters, will be completed this week. The tournament is one of elimination, so that the field has been considerably narrowed. Two games will be played tonight, with George Hayman opposing W. Swan and W. Mantle tackling J. Stafford. In the amateur pocket billiard tournament George La Rue will play W. Morrison.

BAKER TO LEAD N. Y. Y. C.

J. P. Morgan and Harold Vanderbilt Complete List of Commodores.

George F. Baker, Jr., has been nominated to succeed Dallas Pratt as Commodore of the New York Yacht Club at the annual meeting on Dec. 17. The Commodore-elect is one of the most prominent yachtsmen in the country, and has long been identified with the sport. J. P. Morgan is slated as Vice Commodore, and Harold S. Vanderbilt, Rear Commodore. It is probable that Mr. Morgan will succeed to the head of the organization in the near future, thus establishing an unusual precedent of father and son heading one of the greatest yachting organizations in the world.

The Regatta Committee will again have H. de B. Parsons as the head with J. M. Macdonough and Frederic O. Spedden as associates, although if the present European war continues their duties will likely be very light. The nominations were made by the following members of the Nominating Committee: C. Vanderbilt, Chairman; L. C. Ledyard, F. G. Bourne, A. C. James, C. Ledyard Blair, Wilson Marshall, F. H. Von Stade, Daniel Appleton, G. A. Armour, and Grenville Kane.

The nominations for officers and members of committees for 1915 follow:

Commodore—George F. Baker, Jr.; Vice Commodore—J. P. Morgan; Rear Commodore—Harold S. Vanderbilt; Secretary—George A. Cormack; Treasurer—Tarrant Putnam.

Regatta Committee—H. de B. Parsons, Chairman; J. M. Macdonough, Frederic O. Spedden.

Measurer—Harold W. Webb.

Committee on Admissions—William Butler Duncan, Henry A. Bishop, Harold S. Vanderbilt, Charles Lane Poor, Commander F. L. Sawyer, U. S. N.; Leonard Richards.

House Committee — Samuel A. Brown, Charles M. Billings, Henry T. Maury.

Library Committee—Charles W. Lee, Henry B. Kane, James D. Sparkman.

Model Committee—John Neilson, Frederick M. Hoyt, W. Harry McGill.

Committee on Club Stations and Anchorages—No. 2, J. P. Morgan; No. 3, Walther Luttgen; No. 4, Morton F. Plant; No. 6, Arthur Curtiss James; No. 7, Robert W. Emmons, 2d; No. 10, J. Harvey Ladew.

WANT SHORTER COURSE.

Cornell May Advocate Three-Mile 'Varsity Race at Poughkeepsie.

Special to The New York Times.

ITHACA, N. Y., Nov. 15.—The Cornell Faculty has directed the Committee on Student Affairs to give serious consideration to the plan to cut down the length of the 'Varsity race at the Hudson regatta from four to three miles, and has directed that committee to take the matter up with the stewards of the Intercollegiate Rowing Association.

The question of shortening this course was taken up seriously at a recent meeting of the Faculty, and a considerable number of the professors expressed themselves as in favor of shortening the course, an agitation by Cornell to this end may be expected during the coming Winter.

FIELD DAY FOR WRITERS.

Golf and Tennis Tourneys Plan Newspaper Country Club.

A joint field day, with golf and tennis as the features, has been arranged by the New York Newspaper Golf Club and New York Newspaper Tennis Association for Tuesday, Nov. 17, which will be followed by a dinner. At the latter function plans will be discussed for a newspaper country club. It is proposed to form a club with a Summer residence large enough to accommodate a number of members. This is to be located within easy access to the city. The plan favors the accumulation of a fund of $10,000 from subscriptions for the creation of the Country Club. The stock certificate will entitle the holders to full membership without further payment of initiation fee, with a nominal sum for dues. No member will be allowed to subscribe for more than twenty shares. Ninety-seven shares have already been guaranteed and it is hoped to increase this number to 200 at the dinner.

In the field day prizes for golf will be awarded to low score, meadow holes flag contest, and par plus handicap driving contests. These events will be held over the Van Cortlandt Park course. The tennis events, which will be decided on the courts at Broadway and 238th Street, will be men's singles and doubles.

Fox Hunters in Competition.

LAGRANGE, Ky., Nov. 15.—The National Foxhunters' Association closed its most successful meeting yesterday in a chase which lasted five hours, and in which several foxes were pursued. Following the chase the judges gave their decisions as follows:

The Derby.—Won by Mike, owned by T. G. James, Sharkey, Miss.; second, Glee, W. K. Herrin, Clarksdale, Miss.; third, Scoop, L. B Shouse, Lexington, Ky.

Speeding and Driving.—Won by Mike; second, Glee; third, Sadie, W. K. Herrin.

Hunting and Trailing.—Won by Mike, second, Glee; third, Jeff, T. G. James.

Endurance.—Won by Scoop; second, Roy Garr, W. A. Wade, Versailles, Ky.; third, Art, H. L. Low, Massachusetts.

Derby Cup.—Won by Mike.

Dixie Combination Cup.—Won by Lady, S. P. Turner, Hardy, Ark.

Combination Cup.—Won by Art, H. L. Low, Massachusetts.

Manhasset Bay Y. C. Shoot.

Tracey H. Lewis carried off the honors yesterday in the weekly shoot of the Manhasset Bay Yacht Club at Port Washington. Six men faced the traps in a driving rainstorm, which sent the target spinning at queer angles, making high scores extremely difficult. Tracey Lewis and Russell Howland tied with full scores in the 10-"bird" scratch shoot, and in the shoot-off Lewis won. He also won the 15-"bird" scratch shoot with a score of 12. In the shoot for the monthly cup he broke 24 of his 25 on a handicap of 3, and in a trophy match at 25 "birds" he won with 23 as his score. Russell Howland won the leg for the yearly cup with a full score of 25.

Good Scores at New Rochelle Traps.

Despite an easterly gale driving the rain in their faces, the eleven men who faced the New Rochelle Yacht Club traps yesterday made some excellent scores in their regular weekly shoot. H. S. Bullock captured the honors of the day by winning three of the six matches decided. He first won the leg for the Monthly Cup with a full score of 25, then the distance handicap for the Stevens Cup, scoring 21 breaks from 20 yards. He also proved high gun for the day with a total of 109 out of the possible 125, defeating A. L. Burns by one "bird." A. L. Burns, a visitor, won the 10 "bird" and the 15 "bird" scratch shoots with 8 and 14 breaks respectively. G. P. Granbery was the winner of the 25 "bird" special handicap match.

Poultry Show Entries Close Today.

Entries close today for an exhibition that even in the midst of war and stress promises to be one of the very interesting ones, a show that people will get to see. It is the first of the great chicken competitions of the year. The Palace Chicken Show is a very serious and important affair. Exact statistics are yet lacking, but it is known that poultry raising and egg and chicken selling have come to be among the leading industries of the country. In the amount of money invested and in the value of product chickens now, on good authority, incredible as it may seem, beat wheat. The first of the large chicken shows of the year is an event of magnitude, especially as in 1914 this show, given in the Grand Central Palace, has found so much active business and enthusiasm that it is very nearly doubling its floor space. Unless all signs prove wrong there will be close to twice as many exhibitors as last year, and, though this may interest only a limited number of persons, by far the greatest cat show ever given in America.

Welsh of Carlisle Improving.

CHICAGO, Nov. 15.—"Pete" Welsh, quarter back and former Captain of the Carlisle Indian eleven, whose left cheek bone was fractured in the football game with Notre Dame yesterday, had a restful day in a hospital today, and physicians said his condition appeared to be improving. In addition to the fractured cheek bone there is a possible fracture of the base of the skull. "Pete" Russell, quarter back of the University of Chicago team, whose shoulder blade was broken in the game with Illinois, was reported resting well today. His injuries did not become known until after the game.

YALE MUST BOLSTER HER WEAK DEFENSE

Blue Line Needs Stiffening to Repulse Harvard's Smashing Backfield Stars.

The unusual rally of the Princeton football eleven in the final period against Yale on Saturday bears out the conclusion which was arrived at by many enthusiasts some time ago, that the Tigers had an abundance of good material, but that their knowledge of football, and not their courage or spirit, lacked some of the essentials. Princeton's sudden brace came of sheer desperation, and not because they launched any football tactics which they had been holding in reserve.

Yale uncovered a game which was contrary to all Yale traditions. Coach Hinkey has developed an open game to the fullest extent of the word. And in giving so much attention to aerial football, he has not for a moment overlooked the construction of a line-battering attack. Yale had both of these on Saturday.

It is now a question whether this Yale open game will be solved by Harvard's strong defense. Surely in the first three periods on Saturday Princeton's defense was notably weak. The Tigers failed to solve the Yale triple lateral passes, just as they failed to size up Harvard's double passes the week before. The team was not alert, and the tackling was far from being sure. Princeton tacklers were often in position to bring down the Yale runner, but failed to do so simply because they tackled too high and were easily shaken off.

As the Blue played in the first three periods the team looked like one of the strongest scoring machines of the year. In the final period it looked as if it had overtaxed its own stamina and was tired. Yale partisans have pointed out that when Princeton started her great rally Yale's team was filled up with several substitutes. This is true, but when the Yale first-string men were rushed back into the line-up immediately the effect of the Tiger attack was just the same, and the Blue was unable to stop it. There is no denying that Princeton's attack at this time was more than a match for the Yale defense.

So the question naturally arises, "If the battered Tigers were able to raise such havoc with Yale in the last fifteen minutes of the game, what will a backfield of the driving power of Harvard's do under the same circumstances?"

Harvard's backfield, with Bradlee, Franke, Mahan, and Logan, is far superior to that of the Tigers, who found no trouble in breaking down the Yale defense to such an extent that for a time the Yale margin of victory was endangered. It may be said that when the Yale substitutes took the field in the fourth period that the harmony of the Yale team was broken, but, nevertheless, this harmony should have returned when Capt. Talbott, Brann, Stillman, and Wilson came back into the fray. There is little doubt that the Yale players had been pretty well used up in the incessant attack of the early periods, and when the Tigers suddenly woke up in the last period there was no reserve strength left in the powerful Blue line.

When Princeton "started" the complexion of the game was entirely changed. For three periods Yale's lateral passes, working with perfect smoothness, was a difficult play to solve. As Wilson, Le Gore and Ainsworth executed it several times, it is difficult to see how any team could have a defense for it. Princeton was able to watch for two players who would possibly take the ball, but they were unable to anticipate who the third man would be. Such plays as this completely upsets all the old standards of the gridiron game and means that defensive football will have to be all reconstructed.

The old stone-wall defense, which throws back the line smashing attack, is not the sort of attack which will break up the lateral or forward pass. Saturday's game showed that the successful team today must have two radically different systems of defense at its command and must be able to put them into execution without delay.

Princeton has had a poor football year and it will probably result in another shakeup in the coaching system. The policy of many coaches, instead of one supreme coach, has not worked out well at Princeton, while at Harvard, Yale, Cornell, and many other colleges the policy of the one-man coach has brought encouraging results. Yale, at last, seems to have settled down to a definite policy in coaching. Hinkey has been supreme and the results of his coaching are showing. And even if Yale does not win next Saturday the outlook for a great Yale eleven next season is most encouraging.

Harvard finds little alarm in the showing of the second and third string men against Brown. A scoreless tie is not what Harvard expected by any means, but the Crimson is evidently satisfied to sacrifice itself to a tie with Brown, in order to give its 'Varsity stars a two weeks' rest between the Princeton and Yale games. Yale was pretty well used up by Saturday's struggle, while Harvard will romp into the Yale bowl on Saturday with the benefit of a long lay-off from gruelling work. This game on Saturday will be the struggle of the season, East or West. Both teams have shown their hands. It is not likely that either has anything up its sleeve. On the basis of the relative showings against Princeton, Harvard would seem to have an advantage. It will be a battle royal, nevertheless.

The great surprise of the day was the overwhelming defeat which Dartmouth gave Pennsylvania. It has been one of Penn's worst football years thus far, and little hope is in store for them in the final battle with Cornell on Thanksgiving Day. Cornell lived up to the reputation the team has earned as a top-notcher by defeating Michigan decisively.

The Army had no trouble in defeating Maine, but the Navy had its hands full with Colby, the Maine collegians running up 21 points to the Midshipmen's 31. On the basis of the season's work the Army has fond hopes of another victory over Annapolis on the Saturday following Thanksgiving.

A game which excited no little interest on Saturday and which in importance equaled the games between the big colleges was the annual struggle between Exeter and Andover. Exeter lived up to the great reputation the preparatory school has made during the past few years and gave Andover an overwhelming 78-to-7 trimming. It was another feather in "Tad" Jones's cap, for the Exeter coach is surely grooming some great talent for the big colleges within the next few seasons.

Soccer Football in the Rain.

Braving weather of the most inclement kind, the soccer elevens of the Cameron F. C. and the Hawthorne United of Paterson played in a cup tie contest of the United States Football Association at Columbia Oval for the Dewar Trophy and the title of champions of the United States. The game after fifty-five minutes of strenuous play went down a scoreless tie and will have to be replayed next Sunday.

By defeating the White Rose eleven in a Metropolitan League fixture at Hedley Field yesterday the Subway F. C. won its seventh straight game and is yet to taste defeat. The individual high-goal scoring record for the season was smashed by McGirr, the speedy centre of the winners, who on no less than seven occasions landed the ball in the White Rose cage. The final score was Subway 10, White Rose 1.

After battling one hour on a rain-soaked field at Harrison, N. J., in the first round of the United States Football Association Cup tie series the Brooklyn F. C. and the Clan McDonalds agree with the referee to call the game on account of darkness, while the Clans were leading by 3 goals to 1. The game will be replayed next Sunday at the same ground.

After ten minutes' play in the second half of their United States Football Association Cup tie contest in the first round of the competition staged at Greenpoint, Brooklyn, yesterday afternoon between the Clan McDuffs and the Our Boys eleven both teams decided that the game be called and replayed next Sunday.

YALE PLAYERS IN SHAPE.

Every Member of Team Will Be Fit for the Harvard Game.

Special to The New York Times.

NEW HAVEN, Conn., Nov. 15.—Practically all the Yale football players responded to the dinner call at their Quinnipiack Club this evening. Their training table has been switched to this exclusive clubhouse till after the Harvard game, and the 'Varsity squad has relished the change as only athletes in the height of training can appreciate a transfer in routine, especially one that brings quiet and seclusion. The players spent last night at the Vanderbilt Hotel, New York City. They planned to enjoy a motor ride this morning out over Long Island boulevards, but the rain prevented, and they have been arriving in this city all day, most of them reaching here in the middle of the afternoon.

In general the players came through the Princeton game in good condition. A few bruises which were received are giving a little concern, but it is believed that Trainer John Mack will have the men in good physical condition before the date of the Harvard engagement.

Carroll Knowles renewed the bruise of his foot which has kept him from practice for two weeks till yesterday, and today limped somewhat. Fred Stillman turned his ankle, Mal Scovil slightly wrenched his knee, and Aleck Wilson twisted his ankle. These wrenches will not last more than a fortnight, but their presence on the week of the Harvard game is unwelcome.

It is known that the coaches plan no playing changes whatever and expect to start exactly the same line-up against the Crimson that fought the Tiger. The only possibility of a change lies in the slight lameness of Stillman and Knowles. The bruises of Wilson and Scovil are merely nominal.

It will always be a disputed question in football history whether the Princeton eleven would have beaten Yale yesterday had it used its line-forcing, instead of its forward passing and punting game in the first three periods. Everybody knew that the Yale rushline was easily crushed except the Princeton coaches. Every eleven that has appeared on Yale Field this Fall has proved it. The Tigers forgot to use this knowledge till it was too late to profit by the use of it for a victory.

Yale has shown all the season one of the finest defenses for forward passing of any eleven in the East. This was in evidence in its handling of the forward passes taught by Wilder Penfield, the Princeton coach. Yale has not shown ability to check a heavy artillery, lineboring attack this season. Yale's defense was ideally adapated to beating Princeton.

Now Yale turns to Harvard. There is no indication that Yale can halt the line-ramming of the Crimson secondary line, the most powerful in the East, if not in America. There is every reason to believe that Harvard will begin at Yale by hurling straight, strong, grinding football at her, and, although this sort of game has little interest for the average spectator, and reveals Harvard in the light of failing to keep the intercollegiate pledge of opening up the game, this is the sort of football Yale is looking for next Saturday.

The 'Varsity eleven will be used a little in defensive practice tomorrow and Wednesday, the scrubs, reinforced by some of Yale's freshman eleven, which has beaten Princeton 1918 26 to 0, and Harvard 1918 25 to 6, plowing into it with Harvard formations. Generally speaking, however, Yale's scrimmaging in practice is over for the season.

EXPECT TO BEAT PENN.

Ithacans Elated Over Result of the Michigan Game.

Special to The New York Times.

ITHACA, N. Y., Nov. 15.—The Cornell football squad returned to Ithaca early this morning elated over the crushing victory over Michigan and loking forward to the final battle of the year, that with Pennsylvania on Thanksgiving Day. The general opinion in Cornell circles is that if the team does not go stale Cornell will have an excellent chance of beating her old rival for the second time in two years, and the coaches announced that practice for the Penn game would start at once tomorrow afternoon.

Though Quarter Back Barrett, the hero of the Michigan game, was stunned when tackled after he made the last touchdown yesterday, he was none the worse for the rough usage when the squad reached home today. He will direct the team in the practice this week. Munsick, Shuler, and Collyer suffered minor injuries, but none of them are sufficiently serious to cause any concern. Head Coach Sharpe said today that he expected all four of them would be in the line-up this week.

Although the team has been through a trying schedule hard practice will be continued so that the very best offense of the year can be brought into action against the Quakers. Cornell's scoring record already surpasses that of any of her previous teams. In nine games the Ithacans have scored 233 points.

BRICKLEY MAY PLAY.

Harvard Captain Will Be Ready for a Field Goal.

CAMBRIDGE, Mass., Nov. 15.—Capt. Brickley of the Harvard football team said today he would play in the Yale game next Saturday should Harvard get into a position where a field goal would win for the Crimson. The great drop kicker, who was operated on for appendicitis five weeks ago, said:

"I expect to play in the Yale game if the coaches think that a try at field goal is necessary. I am kicking now as well as ever. Of course I shall get into no scrimmaging."

For a while in yesterday's game with Brown it was thought that Brickley would run out on the field for a try at goal. Harvard was in a position to score, and Brickley was seen to pull off his sweater. The Crimson undergraduates broke into a wild cheer, but at the last moment the Captain changed his mind. A substitute made the goal try and missed.

Navy Coaches Encouraged.

Special to The New York Times.

ANNAPOLIS, Md., Nov. 15.—Naval people are encouraged by the fine showing of the team yesterday in the second half of the game against Colby. Several of the backs who were used for portions of the game did such good work that the final filling of the positions is in doubt. Mitchell played much better at quarter than he has previously this season, while Miles was below form, particularly in handling punts. Failing proved his great value to the team by responding successfully whenever a few yards were necessary, and may hold his half back position against Craig, notwithstanding the latter's brilliant running. Bates played a clever game at full back, and is undoubtedly more valuable as a ground gainer than is Harrison, who has been playing there regularly. The one disappointment of the game was the failure of the Navy team to make good on its own forward pass play or to stop the play when used by Colby. Every effort will be made to increase the efficiency of the team along both of these lines in the two weeks remaining before the Army Game.

Lehigh Prepares for Lafayette.

Special to The New York Times.

SOUTH BETHLEHEM, Penn., Nov. 15.—The hard game Lehigh expected yesterday with Villanova transpired, and today several of the 'Varsity players are nursing bruises and sore muscles. In this class are Ostrom, Cahall, Hallsted, and Sawtelle. The plan to start the final week of work for Lafayette tomorrow will probably be postponed until Tuesday, as Coach Keady is considering the advisability of giving the men a good day's rest. The fact that Cahall was hurried in three of his field goal attempts and had a punt blocked shows that the line faltered at critical moments.

Schoolboy Football Player Dies.

NEW BRIGHTON, Penn., Nov. 15.—Fred Treece, 17, quarter back of the New Brighton High School football team, died today in a local hospital from injuries received Saturday when his team played the New Wilmington High School eleven. Treece sustained a concussion of the brain when he collided head-to-head with an opposing player.

Tompkins to Lead Williams.

WILLIAMSTOWN, Mass., Nov. 15.—Frederick Tompkins of New York, full back of the Williams football eleven, has been chosen Captain of next year's team, it was announced tonight. Tompkins prepared for college at St. Paul School, Garden City.

A. A. U. OFFICIALS HERE FOR MEETING

First Annual Session of Athletic Governing Body Without Jim Sullivan Convenes Today.

The decks of the Amateur Athletic Union were cleared for the general action due at the annual meeting today at the Waldorf Astoria, when the various committees gathered yesterday to put their reports in shape for presentation to the assembled delegates. Representatives from every part of the United States attended the conferences and the chief topic of discussion was the untimely death of their former chief, James E. Sullivan. This will be the first annual session of the governing body of athletics in America without "Jim" Sullivan. Talk naturally reverted to his successor, and from almost every delegate it was learned that Frederick W. Rubien will be the unanimous choice for Secretary Treasurer to succeed Mr. Sullivan.

Chief among the reports drawn up by the important committees was that of the Record Committee, of which Mr. Rubien is Chairman. For the first time in A. A. U. annals the recommendations of this body were made public before they had actually been passed upon at the annual meeting. The most salient of the committee's recommendations is that for a change in the A. A. U. code, which will give official credit to those men who make records only at standard distances—those in A. A. U. championships, both indoor and outdoor, and in the contests recognized by the International Athletic Federation. Incidentally, by following in the footsteps of the federation, the A. A. U. men give the international institution its first real footing here and may lead up to the selection of all its rules to govern track and field sport in this country.

That all athletes making records at odd distances receive due commendation, the committee also suggested that on the record books these figures be set down as "noteworthy performances," a custom now in vogue among the swimming contingent.

Howard Drew's record of 9 3-5 seconds for 100 yards, which equals the much-discussed mark credited to Dan Kelly, will undoubtedly be accepted by the A. A. U. After a fight of almost an hour, those on the Record Committee in favor of recognizing the performance won their issue, and it will go before the delegates today with the committee's approval. It was in a dual meet between the University of Southern California, which he represents, and the University of California freshmen at Berkeley, Cal., on March 28 of this year, that Drew made his wonderful time. The conditions, according to those verifying the performance, were of the worst for record making. Drew also will receive due merit for records made or equalled at other distances. His mark of 9 1-5 seconds for 90 yards, indoors, made at the Loughlin Lyceum games in a Brooklyn armory on April 27 this year, will go down as a "noteworthy performance," not being called a record because it is not a standard distance. He will receive the same credit for his 120-yard outdoor figures of 11 3-5 seconds for 120 yards made at the Rhode Island Order of Eagles games at Crescent Park, R. I., on Aug. 20, 1914, and his 130-yard indoor mark of 12 4-5 seconds established on Nov. 22, 1913, at the Diocesan Union Games in Brooklyn.

With George Parker, the Olympic Club sprinter, Drew's name will be inscribed on the record books as having equalled the world's record of 21, 1-5 seconds for 220 yards. Drew accomplished his feat first on Feb. 28, 1914, in a dual meet between the University of Southern California and Pomona College, at Claremont, Cal. It was on Oct. 2 that Parker defeated Drew in a 220-yard race in the California State championships and turned in the record-equaling time of 21 1-5 seconds.

Other marks passed by the Record Committee are these:

60-Yard Run, Indoor.—0:06 2-5, Alvah T. Meyer, Irish-American A. C.

660-Yard Run, Outdoor.—1:21 2-5, J. E. Meredith, University of Pennsylvania.

660-Yard Run, Outdoor.—1:20 2-5, Homer Baker, New York Athletic Club.

880-Yard Run, Outdoor.—1:53 2-5, D. S. Caldwell, Cornell University.

120-Yard High Hurdles, Outdoor.—3 feet 6 inches high, 0:15, F. W. Kelly, University of Southern California.

120-Yard Low Hurdles, Indoor.—2 feet 6 inches high, 0:14 2-5, J. J. Eller, Irish-American A. C.

Relay, 1,200 Yards, Outdoor, Team of Four Men, Each Man to Run 300 Yards.—2:06 4-5, New York A. C. team, (F. P. McNally, D. A. Kuhn, V. Wilkie, T. Lennon.)

No objection was found to the high jump of 6 feet 7 5-16 inches made by E. Beeson of the Olympic Club at Berkeley, Cal., on May 2, 1914, and it will be accepted as a world's amateur record by the Amateur Athletic Union.

The Legislation Committee gave much time to the examination of the several rather salient amendments suggested to the rules, but little comment was heard outside the committee room regarding them. It is indicated, however, that the change, which will permit students at the United States Naval and Military Academies to compete in A. A. U. games without being registered with the governing body, bids fair to go through. It would have been accepted last year, it was said yesterday, except for the fact that one of the Central Association delegates tried to have the rule include every soldier and marine in the regular Government service.

Among those at the gathering yesterday were Bartow S. Weeks, Fred W. Rubien, Jake Stumpf, Terence Farley, F. J. V. Delaney, and Herman Obertubessing of the Metropolitan Association; President Alfred J. Lill, Richard M. Walsh, Edward F. Walsh, Michael F. Winston, W. C. Prout, and J. F. Conway of the New England Association; George S. Pawling, John S. Farrington, George S. Sutton, Herman Meyer, Fred W. Bauer, and John T. Taylor of the Middle Atlantic Association; Charles A. Dean, G. K. Herman, Harry F. Keaton, E. Schmidt, and Everett C. Brown of the Central Association; George James, Pacific Association; George J. Turner, Dr. William Burdict, L. Cogswell, Washington Bowie, Jr., Reginald Rutherford, and Frank A. Hancock of the South Atlantic Association; A. S. Goldsmith, Pacific Northwest Association, and Harry W. Fitzpatrick, and Sid B. Jones of the Southern Association.

Baseball Tourists Close Series.

LOS ANGELES, Cal., Nov. 15.—The All-Stars, Americans and Nationals, closed their series here today, the former winning, 5 to 4, and evening the series, each taking two games. Score:

	R.	H.	E.
Nationals	4	5	1
Americans	5	8	3

Batteries—James and Clark; James and McAvoy.

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RENZ BREAKS RECORDS.

Lowers Time for Twenty-five-Mile Walk by Eleven Minutes.

Edward Renz of the Mohawk Athletic Club won the twenty-five-mile walking championship of the Metropolitan Association, A. A. U., at the Twenty-second Regiment Armory, Saturday night, when he covered the distance in the fast time of 3 hours 52 minutes and 11 seconds, and also established a new American record for the distance. The old record for the twenty-five miles was 4:03:35, and Renz not only lowered this record 11 minutes and 24 seconds, but he also made fourteen other walking records.

Renz set a terrific pace from the start, and at the twelfth mile he established a new record for that distance, and for every mile after that the youthful walker clipped something off the old records. Renz is a big rangy fellow, and his fast walking was a revelation to many old timers, who were acting as judges.

Fred Kaiser of the New York Athletic Club finished second in the race, and his time was 3:56:45, which is under the old record. Frank R. Plant of the Long Island Athletic Club finished third. Fifty-four were in the race when Lawson Robertson fired the shot which started the men on their long walk, but many dropped out after the tenth mile.

HOPPE FAR IN LEAD.

Defeated Inman by 1,111 Points Margin in Mixed Billiards Series.

There was a stake of $1,000 a side in the five series of games of billiards played between William Hoppe of this city, champion of the world at balk line, and Melbourne Inman, champion of the world at English billiards, according to the announcement of the promoter of the unique match when the series began at the Hotel Astor in this city on Sept. 28 and concluded at Winnipeg last week. If it was for real money Hoppe comes out at the big end of the horn, for he lost only one series, that played at Toronto, in which the English champion had the better of it, defeating Hoppe by a total of 2,953 to 2,950.

In the entire series Hoppe scored 16,789 points to 15,678 scored by Inman, giving Hoppe a lead of 1,111 in the total result. At the balk-line game Hoppe scored 12,000 points to 2,654 scored by Inman. Inman led at the English game, with a total of 13,024 points to 4,789 made by Hoppe. It would appear from the aggregate scores, therefore, that Hoppe proved himself a better player of the English game than Inman was of the balk line. Hoppe led Inman by 9,346 in the aggregate at balk line, while Inman led Hoppe only 8,235 at the English game.

This result was in spite of a handicap that Hoppe gave Inman in the series at Toronto and Winnipeg, where the conditions were changed from even totals at each style of play to 2,000 points at balk line and 2,500 at the English game, which gave Inman a shade the advantage, as was shown by the fact that he defeated Hoppe in their first series under the changed conditions by three points, though in the last of the series at this handicap Hoppe won by a margin of forty-one points.

A tabulated score of the combination match shows the result of the contest concisely:

		Hoppe.	Inman.
New York—	Balk line	3,000	694
	English	1,285	3,009
Chicago—	Balk line	3,000	543
	English	684	3,006
Montreal—	Balk line	2,000	500
	English	865	2,009
Toronto—	Balk line	2,000	453
	English	950	2,500
Winnipeg—	Balk line	2,000	464
	English	1,005	2,500

Hoppe will not return to this city until late in December, when it is said he will be ready to play either Firmin Cassignol, the French champion, who came to this country for a match, or Alfred De Oro, who is pining for a match at either five or ten different styles of games in a series of matches. In the interval Hoppe and Inman are making a tour of the larger cities of the Canadian Northwest and the Pacific Coast, playing exhibition games at both the English and balk line, one night being devoted to each style of game.

Warburg Again Y.M.H.A. President.

Felix Warburg of the East Ninety-second Street branch, was re-elected President of the Metropolitan League of Young Men's Hebrew Associations at the annual meeting of the organization yesterday in the Ninety-second Street clubhouse. A. Shiman of the Mount Vernon division was the choice for Vice President, as was M. Levine of Williamsburg for Secretary. A. Levy of the Bronx branch was again chosen Treasurer. The report of Chairman Shiman of the Athletic Committee indicated that the last year was the most successful in the league's annals. More than 400 boys competed in the track and field championships of the league. Tentative arrangements were made for the holding of several indoor championships, but final details will be left to the various committees, which will shortly make their reports. The branches of the Metropolitan League are Ninety-second Street, Mount Vernon, White Plains, Williamsburg, New Rochelle, Bayside, Rockaway, Brooklyn, Borough Park, and Richmond.

Inter-Elks Billiard League.

The second annual tournament for the championship of the Benevolent and Protective Order of Elks will be opened at the New York Elks home tomorrow evening at 8 P. M. The contesting clubs will be the present champions, (holders of the Heatherton Trophy,) New York, and the Brooklyn club, which finished second last year. Four individual prizes are offered by the Trustees of the league for the players winning the most games of billiards and pocket billiards, also for high runs in both games. Delegations from all near-by Elks clubs will be present at the opening.

Barnard Basket Ball Plans.

Capt. Rennie of the Barnard basket ball team, champions of the private schools for the last two years, called candidates for its first practice last Friday, and a promising squad reported. Although Barnard has lost O'Loughlin and McKeon through graduation, it is hoped that out of the promising material at hand the vacancies can be satisfactorily filled so as not to break up a winning combination. One of the important features of conditioning the players this year will be that each candidate, as well as veteran, will be compelled to run one-eighth of a mile and play fifteen minutes of tennis each day on newly erected tennis courts, so as to improve the breathing and endurance powers for a hard and strenuous season on the court this year. The games scheduled with well-known schools are as follows:

University Heights; Englewood High School, St. Paul, Garden City; Mount Pleasant Military Academy, Ethical Culture, Leonia High School, Mackenzie School, Cutler, Wilson Memorial School, Nyack, N. Y.; Poly Prep, Brooklyn, and several other well-known schools out of town which are trying to arrange games with Barnard on the court this season.

The team that will represent Barnard this year will be as follows, subject to change if found necessary: H. Hoehn, left forward; B. Brown, right forward; N. Alexander, centre; C. Rennie, left guard, (Captain;) H. Tassman, right guard; substitutes, T. Isaacs, left guard; H. Miller, right guard.

GOOD BOUTS THIS WEEK.

With Garden Closed, Empire A. C. Stages Leading Attraction.

With no more open dates at Madison Square Garden for two weeks, the scene of the biggest local boxing bouts in that time will shift to the Empire A. C., 107th Street and Park Avenue, where the feature bill of the week will be staged tomorrow night. Leach Cross will clash with Gilbert Gallant of Boston in the wind-up. As the latter secured a decision against the east side dentist a few weeks ago, the return engagement should be a lively affair. Cross returned from Boston after losing to Gallant in no particularly pleasant frame of mind. He says Referee Patsey Haley made a mistake in selecting the winner, and promised to reverse the decision tomorrow night. All the preliminary details of the match have been arranged. Both boxers have posted their forfeits for weight, which is 135 pounds at the ringside, and Dan Tone has been accepted as referee.

Manager Donnelly has secured Tommy McCarthy, the Western heavyweight, for his wind-up tonight at the Olympic Athletic Club of Harlem. McCarthy will tackle Jack Driscoll, a rugged heavyweight of Brooklyn. McCarthy is after the scalp of Jim Coffey, but must first win over Driscoll before Manager Billy Gibson will make the match. In the same wind-up Farmer Sullivan of Greenwich Village and Buddy Ryan will exchange wallops, while a good list of preliminaries has been arranged.

Young Shugrue, the crack Jersey lightweight, will have his hands full with Walter Mohr, the coming Brooklyn boxer, tomorrow night at the Broadway Sporting Club of Brooklyn. Young Shugrue recently returned from a successful tour through Australia. Two other ten-round bouts have been arranged. In the first Tommy Moore of Providence and Willie Schaefer of the Bronx will clash, while Eddie Morrissey of Yorkville and Young Drummie of Jersey City are booked for the second encounter.

Tom Gibbons, brother of the St. Paul boxer, will make his first appearance in a local ring in almost a year on Thursday night. Manager Billy Gibson has arranged a special show at the Fairmont A. C. on that night, when Gibson will try conclusions with Billy Glover. In another ten-round bout Colin Bell, the Australian heavyweight, will make his début in this city, facing Tom Kennedy. A special six-round bout will bring together Al Kubiak and Whitey Allen.

Boxing will be resumed on the Bowery when the Federal A. C. opens its doors next Monday night. The new organization will hold forth in the quarters of the old Atlantic Garden A. C. under the management of Jimmy Tyford. The management proposes to stage two shows a week. The inaugural offering consists of three ten-round bouts. Al McCoy will box "Italian Joe" Gans. Tommy McCarthy, the new "white hope" from the Northwest, will face Battling Levinsky in another ten-round session, and in the third number the contestants will be "Battling Jimmy" Murray and Kid Taylor, two local bantamweights, both of whom are scheduled to meet Champion Kid Williams in the near future.

There seems to be a difference of opinion as to the result of the six-round bout between Leo Houck of Lancaster and Young Ahearn of Brooklyn on Saturday night at the National Sporting Club, Philadelphia. Ringside experts and the referee declared the contest a draw, a decision that found favor with the majority of the spectators. Houck stood off the aggressive rushes of the Brooklyn boxer and easily earned a draw.

Fordham Basket Ball Schedule.

The Fordham University Basket ball schedule for the coming season includes eighteen games, only five of which will be played on the home courts. Most of the teams met last year again appear on the schedule, while tussles are pending with both the Yale and Navy fives. If final arrangements can be made the Eli quintet will be played in this city.

The feature of the schedule is the Southern trip to Washington, where Fordham will play three games in two days. Georgetown will be met on one evening, with Gallaudet and Catholic University following on the next afternoon and evening, respectively. Return games have been secured with each of Washington's three quintets, the games to be played on the Maroon court. Two games have also been arranged with both Seton Hall and Brooklyn College. The schedule follows:

Dec. 2, Seton Hall at South Orange; 5th, Army at West Point; 9th, Princeton at Princeton; 12th, Company F, N. G. N. J., at Elizabeth; 18th, Georgetown at Fordham; 21st, Yale at New York, (pending;) Jan. 5, Columbia at Columbia; 8th, Brooklyn College at Brooklyn; 9th, Navy at Annapolis, (pending;) 13th, Seton Hall at Fordham; 15th, Brooklyn Polytechnic Institute at Brooklyn; Feb. 5, Georgetown at Washington; 6th, Gallaudet at Washington; 6th, Catholic University at Washington; 13th, Manhattan at New York; 18th, Catholic University at Fordham; 20th, Gallaudet at Fordham; 24th, Brooklyn College at Fordham, (pending.)

Strachan Wins Tennis Title.

OAKLAND, Cal., Nov. 15.—John S. Strachan won the California tennis championship in singles today, defeating Bowie Detrick in the final match, 6—2, 6—1, 6—3. In reaching the final round Strachan disposed of William Johnston in straight sets, 6—4, 6—2.

PENN OUT OF AQUATICS.

Quaker Swimmers of Poor Calibre—Season Begins After Holidays.

Pennsylvania does not expect to do anything wonderful in an aquatic way this Winter, but Yale, Columbia, and Princeton are figuring on winning the intercollegiate championship. The swimming season will not begin in earnest until after the holidays, but long before that time the coaches will know just about where their teams will finish. Princeton will not be able to get its water polo team out until after Thanksgiving, for nearly all the men on this team played on the football team also.

Yale looks forward to a brilliant season. Two of the last year's champion intercollegiate squad and three members of the record-breaking relay team are available, besides splendid material in every other event. There is no doubt but what the New Haven swimmers will take a lot of beating. The title-bearers in question are the fancy diver, McAleenan, and the plunger, Smith; the relay record-holders, Capt. Summers and Marr and Hoadley.

In addition to these star performers the squad has several likely veterans, including sprinters Schlaet and Mayer and the middle-distancers Gould and Moise, and some most promising new recruits. Leaders among the latter are Rosener of Andover, credited with breaking the fifty-yard standard in practice; Wooley, one of the speediest dash swimmers seen at New Haven this Fall, and Ferguson of Chicago, heralded a real comer at the furlong. Evidently there isn't a weak spot in the team.

Prospects for water polo are not quite so good, though they may improve. At present Van Holt, the best backfield player, is suffering from an injury sustained in football, and there is a question of Leish, the great scoring forward, being in the line-up. Should they prove available, Capt. Steiner will have the nucleus of a strong sextet, for Kent, Mayer and Smith are experienced men. Otherwise it may be difficult to find candidates of championship calibre for the vacant positions.

The swimmers of Harvard will be again obliged to use the Brookline baths for practice, since the dormitory pools are too small for the purpose and the long-promised natatorium at Cambridge still remains a pious wish.

Matthew Mann, the advocate of the elementary crawl, will coach the squad. He says the Crimson has excellent material, but it is hopeless to believe that it can be promptly developed, owing to the difficulty in getting the candidates to take often the inconvenient trip between Cambridge and Brookline.

Among the best watermen trying for positions in the 'Varsity team are Capt. Fullerton, able to do around 1:00 for 100 yards and 2:40 for the furlong; Seymour, almost as fast at the two distances, and Gibbs, Wentworth, Jackson, and Darling, good for about 0:27 at 50 yards, and warranted to furnish likely representatives of the sprints and relay races.

Saturday's Boxing Results.

Patsy Kline outpointed Willie Warren in the main ten-round bout at the Fairmont Athletic Club. Billy Meyers beat Walter Brooks in the semi-final. Johnny Russell and Young Rosen boxed a fast draw.

Eddie Campi, the California boxer, earned a decision over Eddie Wallace of Brooklyn in their ten-round bout at the Broadway Sporting Club. Chick Nelson and Dummy Martin boxed a ten-round draw.

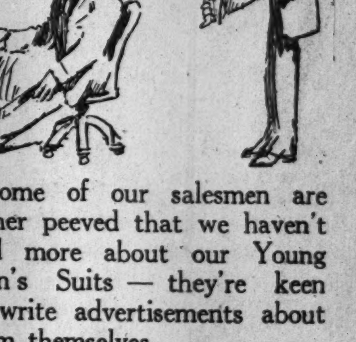
At Brown's Gymnasium A. A. Frankie Wagned disposed of Eddie Florio in the first round. "Knockout" Delfino was beaten by Willie Doyle in the fourth round. Young Diamond and Young Rose boxed ten interesting rounds to a draw in the first bout.

Johnny Marto won an easy victory over Bull Cassidy in the main ten-round bout at the Sharkey Athletic Club.

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PUBLISHED EVERY DAY IN THE YEAR BY THE NEW YORK TIMES COMPANY.

ADOLPH S. OCHS, Publisher and President.
B. C. Franck, Secretary.

Address all communications
THE NEW YORK TIMES.
Telephone 1000 Bryant.

Publication Office..........Times Square
Times Annex...43d St., west of Broadway
Downtown..........15 Beekman Street
Wall Street..........2 Rector Street
Harlem..........263 West 125th Street
Bronx..........149th St. and Bergen Av.
Staten Island....Ferry House, St. George
Jersey City..........538 Jersey Avenue
Long Island City....363 Jackson Avenue
Hoboken..........61 Second Street
Paterson..........13 Park Avenue
Elizabeth..........90 Broad Street
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Detroit..........826 Ford Building
London..........2 Pall Mall East, S. W.
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THE NEW YORK TIMES INDEX, Quarterly—Full Cloth, per Year, $8; per Copy, $2.

Entered as second-class mail matter.

NEW YORK, MONDAY, NOV. 16, 1914.

THE NEW BANKING ERA.

The starting of the Federal Reserve system, although incompletely, opens a new era in which "old statistics do not count." It means more to this country than the establishment of the national bank system, under which we have lived and formed our habits of banking for fifty years. It is such an event for the United States as the establishment of the Bank of England was for Great Britain. From that historic financial event dates the substitution of credit payments for hand-to-hand payments. When currency was the means of payment banking was built around the issue of currency. But payments through banks, Clearing House settlements, are now twenty-fold larger than currency payments, and the issue of currency is a small part of the banking function. It is perceived at last that neither Governments nor banks ought to make a profit by the issue of currency. The cost of currency is a burden upon commerce, and the means of exchange ought to be free to all. The creation and the exchange of credits are true banking functions, to which the issue of currency is subordinate.

Hereafter Government will confine itself to "coining" money, at a mint charge, and without profit or loss. Government will print Federal reserve notes, but they will be issued by the banks against credits within their own control. Never again will there be an insufficient supply of currency because Government bonds were not available as a base. Never again will there be an excess of currency because it had been issued for necessity and there was no way to retire it, a legal limit having been put upon "contraction," which was thought to be injurious. When the new system is fully operative the currency volume will rise and fall with bank deposits, which will rise and fall with the course of trade. Hereafter we may expect an issue of currency in good times rivaling the forced injections by which panics have been allayed. And at other times we shall find this volume declining in amounts which would have horrified the draughtsman of the National Bank act, who limited the retirement of all the banks to $3,000,000 monthly for the entire country. Hereafter the elasticity of our currency will lie rather in the deposits of the banks than in the gold element of currency. Hitherto all the elasticity we had was in the export and import of gold, and our currency troubles have been reflected throughout the world. To this extent it is a world-wide era which starts from today.

It is not to be supposed that we are to have all the currency that everybody wants. Even today in Washington there are those who would have been willing to turn several million bales of cotton into currency, when there already was an excess of currency. There are others in Washington who have said recently that the Government was to issue this new currency, which it merely prints, and who regard the issue of currency as a function of government. The regulations just issued show that the true nature of currency and credit is better understood by those who are directing the new system. There is to be no easy money and there are to be no unlimited issues of credit. Currency will not be printed for the erection of buildings, the enlargement of plants, and for correcting heart failure in business. The new credit will be accessible for the most part only to those who are making money by production and distribution of goods. Those who fancy that they can make millions by borrowing millions must look elsewhere. The new Administration has given fair notice that its rates will be high enough to protect the country's gold against the higher rates which may be expected abroad as the result of the destruction of capital by the war. It also has served notice that speculators and investors need not apply to have their ventures "carried" on the Federal credit. The regulations were imposed by men who understand banking, and are as sedative on the one hand as they are stimulating on the other.

The fact of the ability to reduce reserves by hundreds of millions shows what a waste of banking resources there has been for half a century, and indicates what a stimulus to legitimate trade there is in the change from the old to the new system. The Treasury was capable of issuing a statement to the effect that there would be a release of $580,000,000 of reserves. That was the result of subtracting from the legal reserves now held, plus the surplus, the legal reserves under the new system. It was an absurdity, because under both systems part of the reserves are deposits, not cash. This having been remarked, the Treasury issues a second statement limited to the actual and future holdings of cash. The amount released on this estimate is $190,409,504. The smaller sum is too large to intrust to any but the most conservative and experienced Administration, such as the regulations give sign the new system has. The system itself could hardly start under better auspices. The interests and the hopes of the country, our honor and prosperity, are bound up in it. The realization of the promise will write the names of the managers high in the world of finance.

LORD ROBERTS.

The death of Lord ROBERTS should be an inspiring theme for poets. In his eighty-third year, while his country, which he had served in war and peace so nobly and effectively, was engaged in the greatest and most terrible conflict that ever threatened her stability, he died at the front. So, doubtless, he would have preferred to die, in a camp of British soldiers. Aged as he was, his loss may be felt seriously by his countrymen. He has no equal in the British Army at present as a strategist. That his advice has been sought and followed by Lord KITCHENER is not to be doubted. His active services covered a period of nearly half a century. He revealed the makings of a great soldier in the Sepoy Rebellion and the promise of his youth was amply fulfilled. What his country could have done without his military genius to turn the tide in South Africa in the Boer war it is difficult to imagine, and he was then nearly 70 years old.

To be sure, his name was then linked in popular talk with that of a General who had been far from heroic, and it is not likely that the cry of "Bobs and Buller" was particularly gratifying to him. But the popular acclaim of Sir REDVERS BULLER was only the multitude's way of rebuking the War Office for its errors. "Bobs" in every year of his life deserved all his popularity and all his honors, and these were fairly showered upon him. He was in fact a British military commander of the highest type, as remarkable for his unfailing self-control as for his power to control large bodies of men, or his extraordinary ability to get great results with small bodies, and his genius for strategy. Perhaps the old soldier had a premonition of the end when he insisted on making the journey to British headquarters in France to review the Indian troops whose fighting qualities he knew so well. He died, a soldier among soldiers.

FRANK'S LAST HOPE.

The technical regularity of the judicial proceedings in the case of LEO M. FRANK, who has been convicted at Atlanta of the murder of MARY PHAGAN, cannot be questioned. The jury found him guilty, he was sentenced to death, a second trial was denied by the Supreme Court, and now the same court has sustained the Prosecuting Attorney's demurrer to the motion to set aside the verdict on the ground that the accused man, FRANK, was not in court when the jury returned the verdict, his constitutional right to be present, it was contended, being one he could not waive. An appeal to the Supreme Court of the United States on a writ of error is now FRANK's last hope of life.

Towering far above any question of regularity in procedure is the question of the guilt or innocence of the prisoner. In the State of Georgia or in any State it ought to be impossible for the plea of an innocent man to be twice rejected by the highest court. On the record we must presume that FRANK is guilty. Yet there is the gravest doubt about it. He was tried in a community violently prejudiced against him, all Atlanta raged for his conviction, guilt was found altogether on the evidence of a wretched degenerate negro, so base that it would seem that any jury would have acquitted save upon conclusive corroboration. There was no such corroboration, and now the counsel of CONLEY, the negro witness, declares that he believes his client killed MARY PHAGAN. All the antecedent probabilities, reasoning from the characters of the two men, tend to confirm the belief that CONLEY was guilty, FRANK innocent.

The Supreme Court rules against the motion to set aside the verdict on the narrow technicality that his counsel should have made his absence from the courtroom at the time the verdict was found one of the grounds of their motion for a new trial, that it was their misfortune if they overlooked or omitted it, and that they come too late into court with that plea. It will be forever too late for FRANK if an error of his counsel sends him to the gallows. It can be readily understood that in a larceny case negligence or oversight might defeat the motion, but courts have been known to set counsel in the right path, and it would seem that in a capital case, if ever, indulgence might have been shown. Instead, the opinion declares that the motion was "trifling with the court." There was not a word in the court's opinion as to the guilt of the prisoner. Of course not, for on this motion that question was not involved. Still, even as an aside, some expression of the court's views might have helped to remove the belief that prevails very generally, outside of Atlanta, that FRANK is the victim of public fury and clamor.

"The fight has become one against 'the courts and their decisions,'" said Prosecutor DORSEY when his demurrer was sustained. That is perfectly true, and when so very great a part of the public that is without prejudice believes the victim to be innocent, it is a pretty serious matter for the courts.

THE LOSS OF THE AUDACIOUS.

Only the other day the scientific war critics were assuring us that the damage inflicted on the British Navy by the Germans must be considered practically negligible so long as all of the mighty fleet of dreadnoughts and superdreadnoughts were afloat. Now it seems that one of the finest of the superdreadnoughts has been lying on the bottom of the ocean off the coast of Ireland for eighteen days. The amazement caused all over the world by this announcement, excepting in Germany, where it has been known, probably, since the event, will not be greater than that caused by the suppression of the news. Why should censorship have been so rigidly enforced in this matter? To prevent panic in England? The panic, if that is to be dreaded, is just as likely to follow the belated announcement. Besides, Great Britain needed to be thoroughly awakened to her dangerous position. The tardy announcement of the destruction of the Audacious by a German mine or torpedo may beget a suspicion that some of the truth is still withheld, that the British Navy may have lost other big ships.

This blow to Great Britain, however, is not the less deplorable because of the censor's folly. It will strengthen the American abhorrence of the cowardly and comparatively safe practice of sowing explosive mines in the high seas. Assuredly there is nothing glorious in this kind of warfare. Some of the passengers of the Olympic, which rescued the crew of the Audacious, believe that warship was destroyed by a submarine, but in the circumstances that does not seem likely. The British Government is doubtless trying to learn how German mine-sowers could get so near the Irish coast. That they did get there is practically by corroborative evidence.

A GREAT INSTITUTION.

In the annual report of President BUTLER of Columbia University there is an obvious avoidance of any glorification of the institution on account of its size, but the enormous development of the modest King's College of our forefathers is the fact that must strike the most casual reader of the document. Columbia is indeed a big institution, and one in which every New Yorker should feel a just pride, and a most significant passage in the report is that in which Dr. BUTLER, instead of dwelling upon the educational machinery, which is abundant in every department and school of this modern university, points out the advantages of New York City as a students' laboratory, with its courts of every kind for the observation and study of the law student, its unequaled hospitals and clinics, its great engineering undertakings, its buildings "of amazing variety and type," its various museums of art and natural history, and its botanical and zoological gardens in which the students of the varied departments of the university may find inspiriting help in their studies.

Dr. BUTLER dwells also on the complex Municipal Government and the congeries of nationalities in the metropolis as sources of inspiration for the student. So we have here a sound argument that a large city is, after all, a good place for a university, and this large city assuredly has one which in its material aspects is in harmony with its surroundings, one which occupies 50.629 acres of land in the city, which contained 14,098 students in all its branches within the year, and sustains a Summer school which, beginning in 1899 with 417 students, and has lately had 5,590. This is merely a hint of the enormous material growth of Columbia, and it does not form by any means the subject of the largest and most significant part of Dr. BUTLER's report. But in his statement of his conviction that not scholarship alone, not science alone, not literary achievement alone, but the shaping and directing of men's conduct is the end of a university's existence there is ample assurance of development of a higher kind.

A MOBILE POLICE FORCE.

The presence of Mr. SETH LOW in the State Constitutional Convention will secure attention to one matter of very great importance—the creation of a force capable of policing the rural districts effectively, and also capable of preserving order in cases which now demand the calling out of the militia. Mr. LOW has studied this matter with his usual care and practical judgment. He has led in a discussion that has embraced many parts of the State. The sentiment in support of the principle is general, and, though there are formidable difficulties in the way, we are confident that they can be overcome.

The need for such a force is manifest and manifold. It is imperative in connection with policing the rural districts. This function is in a shamefully confused and useless condition. There are large areas of the State which are practically not policed at all, in which the detection and punishment of offenses against property and person are seldom thorough and in which systematic prevention of such offenses is not even considered. It is true that very serious crimes are infrequent, owing to the general high character of the average population; but minor offenses are common and are dealt with in the most lax and costly fashion. The loss to the property owners, large and small, from larceny, from incendiary fires, from mischievous destruction, would pay readily all the expense of an adequate mobile State or county police force. Very valuable also would be the service of such a police in suppressing or restricting the resorts of vice and drunkenness which are the bane of village life in parts of the State and in protecting youth from demoralizing influences.

The need of a disciplined, active, efficient police force in emergencies for which the militia must now be called out is one that increases with the growth of population and the extension of varied industries. Disorder of the kind referred to cannot be well handled by militia, and the attempt to handle it almost always promotes bad feeling, tends to the spread of disorder, and has an injurious influence on the militia itself. The National Guard is very inadequately trained for police duty, and is not trained at all for that sort of preventive police duty which is of the greatest service. It should be reserved for the work indicated by its name, for the military service of the nation, and, if it is so reserved, it will be found much easier than now to recruit it to a proper strength. There may be occasions, of course, when it must be used for the repression of violence; but such occasions will occur much more rarely if a properly organized and mobile State police is furnished to prevent or suppress disorder in its earlier stages.

The two organized police bodies that have demonstrated their great value in this work are the mounted police of Pennsylvania and the mounted police of Canada. It is probable that horses may be replaced to some extent for such service by motor machines, cycle or other; but there will be use for mounted men in actual duty. The main point is the greatest attainable mobility, with the highest efficiency in action.

TOPICS OF THE TIMES.

Support from an Antagonist. Although THE TIMES has more than once had occasion to express disagreement with the opinions of Miss GRACE STRACHAN and even to reprehend the methods used in the attainment of her ends as a member of the city's teaching staff, doubts as to her courage or ability have never arisen. It is not surprising, therefore, that when Miss STRACHAN addressed the meeting called at the Washington Irving High School to consider the "teacher-mother" problem, she "said her say" in spite of the strong manifestations of disapproval elicited from a large group of her hearers, and it was no more surprising that her remarks showed a clear comprehension of the one issue—that of efficiency—really involved in this controversy.

For once Miss STRACHAN took the side and upheld the policy of the Board of Education, action so unwonted on the part of one seemingly by nature and instinct always a leader of opposition to authority, that it may well astonish, and even disquiet, the officials who have so often learned her power as an antagonist. With what Miss STRACHAN said, however, the majority members of the board can find no fault whatever, since she voiced their views rather better than they have yet done it themselves.

The thing to keep in mind, she declared, was the interests of 700,000 school children, not those of a few teacher-mothers or of the often exploited—and never denied—"sacredness of motherhood." Teachers enter into a contract to teach; they are morally bound, while they hold their positions, to keep themselves, so far as they can, in a condition to render the best possible service as teachers, and though their right to assume the obligations of marriage and maternity is unquestionable, they should not pretend to perform at the same time two tasks each so onerous.

Kenosha Has Proved Its Honesty. An interesting experiment is reported from Kenosha, Wis. A street car company there, it seems, recently discovered, as has many another corporation, that its income was falling off in a way urgently to suggest a reduction of operating expenses. Among the plans offered for doing this was one from an abnormally confident believer in the honesty of his kind, and he proposed running the company's eighteen cars without conductors and trusting the passengers to put their nickels in the cash box without any supervision except that of their own consciences.

The managers of the line first smiled scornfully, then, as receipts went down still further, they considered, and finally they decided to give the scheme a trial. Whoever will may be surprised, and others may say they knew how it would be, but the scheme has worked extremely well, at least so far as the collection of fares goes.

Of course, the conductors who were laid off are not happy, and the motormen complain that the giving out of transfers and the keeping of an eye on the cash box distracts too much of their attention from what may be called their proper duties as navigators of the streets. The people who ride do pay, however, with almost no exhortation from the motorman, and included in the money taken during the first day under the new system there were only two plugged nickels and one "telephone slug," whatever that may be.

The Kenosha plan is a revival rather than an invention. New York, in other days, knew well the man who drove a bus and also saw to it that every passenger paid a fare, and in many cities, horse cars, especially those of the "bobtail" variety, were run on the same principle. For a real street car, however, where the traffic is at all heavy, the plan is distinctly bad—so bad, because so dangerous, that hardly any corporate need of economy would make it pardonable or tolerable.

A Defender of the Middleman. A Professor of Economics in the University of Minnesota has been investigating the services rendered and the profits made by the middleman, and his conclusions are that this much discussed and often denounced individual is of a tint much lighter than the one commonly used in painting his portrait.

Between the prices received by the producer of foods and that paid by the consumer, there is, indeed, a considerable difference. The farmer, for instance, gets for milk only 37.5 per cent. of its ultimate price, but that is because the distribution of milk is troublesome, expensive, and risky. For butter the farmer gets 77 per cent. of what the consumer pays, and for wheat 90 per cent. of the "retail price"—a term very puzzling to those of us who did not know that wheat was ever sold at retail in any ordinary sense of that word.

The economist calls attention to the often forgotten fact that the middleman, though he gets the difference between producer and consumer prices, by no means keeps it all, since his own business, too, has its inevitable charges, and often his profits are small, considering that he is an expert and specialist in the important art of marketing. He does what neither consumer nor producer wants to do for himself—often what he cannot do—and, therefore, earns his money as honestly as anybody else.

That the methods of distribution are crude, wasteful, and expensive is not the middleman's fault, or at least it is not much more his fault than that of other people. We are all rather slow and stupid in that direction.

They Invite Severe Punishment. Men who, like the gangster stabbed by another of his kind in the Tombs, refuse to "betray" their assailants and haughtily announce the intention of avenging their own wrongs with their own hands, thereby commit a crime itself of a serious sort. For they are, in effect, accomplices after the fact of their assailants, and their determination to substitute private vengeance for legal justice makes them public enemies of a very dangerous quality.

Of course, as there may not and should not be resort to torture, they cannot be made to tell anything they choose to conceal, but when they admit that they are concealing and protecting a criminal, or when it can be proved that they are doing so, their own criminality seems to be both demonstrable and punishable.

Some of our newly arrived immigrants come from countries where the habit of private vengeance for wrong suffered is comprehensible, and, therefore, in a way excusable until after they have been here long enough to learn respect for the law, but few of our young gangsters have any adequate explanation, and much less an adequate justification, for their insolent defiance of the courts.

AMERICA'S OPINION.

A Traveling Man Finds the South and West Against Germany.

To the Editor of The New York Times:

In a recent issue you print a communication signed "C. & Co." of Chicago, Ill., in which that firm, (I presume that it is a business firm,) states that nearly 75 per cent. of the population West, Southwest, and South is on the side of Germany in this war, and that on the Pacific Coast the percentage is still higher.

I do not know whether "C. & Co.'s" figures are based on personal observation or not, but, if they are, they are directly contrary to the personal knowledge I have obtained while traveling in the localities mentioned during the past sixty days. With one exception (a very old and embittered Irishman) I have yet to find any German sympathizers other than Germans born in Germany or Germans born in the United States. Almost to a man the Germans, both foreign and native born, are most violent and unreasoning in their hostility to England and to every one who is suspected of being on the side of England. In fact, so violent and bitter are they that it has come to be the rule among unhyphenated Americans in this part of the world not to discuss the question with them at all. The average American won't stand being called names by an excited German, and a good many of them are our good friends along other lines.

This attitude of violence has caused us all to do a lot of thinking, and we are asking ourselves quite soberly what these German-American citizens of ours would do in case we were some day to engage in a controversy of some kind with the German Government.

Not only have I found every where I have gone that native born American's (unhyphenated) are on the side of the Allies, but that the Swedes, Danes, and Norwegians, among our Western farmers are anti-German.

It is probable that "C. & Co." are Germans, or German-Americans, and that their customers are chiefly of that race. If so, the percentage they give, (75 per cent.,) of German sympathizers among their customers is too low. It is quite probable, too, that many of the pro-German circulars which "C. & Co." say they are distributing among their customers meet the fate that overtakes the average advertising matter mailed to the average business firm; the rag man gets it when he comes around, for it costs a postage stamp to send back the stuff you don't want.

The violence and rancor shown by our German-American citizens on the subject of England, and Belgiam in particular, have done more to alienate American sympathy from the German side than any other one thing, for this is an English-speaking country, and has been from the beginning, and so far as Belgium is concerned, an American can't stand for the things that Germany has done to that country under the guise of "military necessity," and in the name of "German Kultur." An American despises a man who "beats up" a little fellow who happens to get in his way. We call such a man a coward, and we have no use for him.

MINNESOTA.

St. Paul, Minn., Nov. 12, 1914.

The Safe Deposit Box Case.

To the Editor of The New York Times:

Referring to the letter of "C. H." in THE TIMES I beg to say that the decision in the case of "The People of the State of New York, by Martin H. Glynn, Controller, Appellant, v. The Mercantile Safe Deposit Co., Respondent," was not appealed by the State of New York; it has never gone to the Court of Appeals. Furthermore, no new law has been passed superseding the one covered by the decision above referred to.

WM. GIBLIN,
President The Mercantile Safe Deposit Company.

New York, Nov. 6, 1914.

The Diplomatic "Papers."

To the Editor of The New York Times:

THE NEW YORK TIMES in publishing the official papers of England, Germany, Russia, and Belgium has made the greatest contribution to the journalism of our time. I have read most of them as they have been published, but I am glad of having them in collected form so that I can study them.

J. ROBERT RUBIN.

New York, Nov. 7, 1914.

SHOW NEW STAGE EFFECTS.

Work of Scenic Artists Put on View to Aid Committee of Mercy.

To the Editor of The New York Times:

While a few American theatres are experimenting with the revolving stage and other importations from Europe, a thorough illustration of European stage lighting is to be seen in the daily demonstrations of the model stage at the exhibition of new stagecraft at 714 Fifth Avenue, given by the Stage Society for the benefit of the Committee of Mercy.

The demonstration shows for the first time in public the newly patented color system of Monroe Pevear of Boston—the first complete standardization of stage color on this side of the Atlantic. Because the dyes for incandescent lamps have always been imperfect, few persons realize the marvels which can be produced by pure color on the stage. The model at the present exhibition includes a miniature "sky dome," now in use in many of the best European theatres. This dead white plaster background diffuses color with marvelous brilliance.

The Rothenstein settings for Pavlova's ballets, O'Kane Conwell's designs for "Prunella," Clifford Pember's charming settings designed for the Toy Theatre of Boston last year, Maxfield Parrish's magnificent paintings for the projected production of "The Tempest" at the New Theatre, costume designs by Helen Dryden, Mrs. Frith, and Stuart Beson add variety to this remarkably comprehensive exhibition of American stage work. Robert E. Jones, who worked last year with Max Reinhardt's Deutsches Theater in Berlin, has hung some charming designs for "The Merchant of Venice," in which melting color and flowing line give a fanciful note that is altogether distinctive. Sam Hume, a pupil of Gordon Craig, has made for the exhibition several models which exemplify the application of the principles of pure design to the creation of mood on the stage. The experimental work of the Chicago Little Theatre, as well as of the Imperial Theatres of Petrograd, is shown in photographs from the original scenes. Léon Bakst is represented by original costume designs in watercolor. Models of the Greek and Chinese theatres, as well as the fascinating screens of Robert Chanler, add variety to the exhibition.

The present exhibition is the first attempt to gather together the representative work of American stage artists. Because of the wide-spreading character of American life, as well as of American geography, few people could have realized what a quantity of original and stimulating work has been done here in the new staging. There is an exhibition of the new color organ daily at 4 o'clock at 714 Fifth Avenue.

EMILIE HAPGOOD.

New York, Nov. 12, 1914.

New York's Cruelty to Horses.

To the Editor of The New York Times:

If it be permissible to touch upon any subject but the war, I should be glad of space in your columns for a brief comment upon the condition of working horses in New York. It seems distinctly out of keeping in a magnificent city such as yours to see so many ill-treated, obviously overworked and underfed horses in its streets. New York seems to have high ideals in most things, but its treatment of horses leaves much to be desired. I was pained to observe that the majority of working horses were made additionally miserable by the use of the cruel and unnecessary check-rein, some of their heads being reined up so tightly that their mouths were drawn up in a ghastly grin. Surely, drivers do not need to be told that even a moderately tight check-rein prevents a horse from putting out his best strength for his work, besides making him acutely uncomfortable. As for the abominable overhead check, which is so common all through America and Canada, I have no words strong enough to denounce it. It serves no useful purpose, and as an instrument of torture deserves to rank with the fearful steel traps used by trappers.

I hear there is a large and influential S. P. C. A. in New York, and I wonder that it does not turn its attention to the condition of the city horses in general, and the use of check-reins in particular. But without waiting for the society to interfere, women generally who care to promote the welfare of animals have it in their power to effect some degree of reform. They can refuse to deal with any grocer, butcher, laundry, florist, livery stable, or tradesman generally whose horse bears evidence of bad treatment or wears a check-rein. And they can tell the owners why. In my recent short stay in New York I was careful to do this, and in one or two instances was successful in getting the check-rein (permanently, I trust,) removed.

ENGLISHWOMAN.

Halifax, Nov. 12, 1914.

A Dog's Long Journey.

To the Editor of The New York Times:

I beg to ask if any one can excel, or even equal, this authenticated instance of a dog's return home, 119 miles?

The Porter family moved from their home, nine miles east of Winchester, Clark County, Ky., to Indiana or Illinois in the fifties, moving by wagon in order to carry their household and farming outfit, and taking with them their dog, Fido.

Crossing the Ohio at Louisville, they inadvertently overlooked him and left him on the Kentucky shore, where, from the Indiana side, they could see him making frantic efforts to attract their attention or to get over. Because of the hurry they were in or for other adequate reason they went on without him, writing, however, en route or when they arrived at their destination, to the folks back in Kentucky to tell them of their loss.

A few days after their departure the head of the household was in the "sugar camp" of their ancestral Blue Grass home, when, of all things in the world, what should come up to him but Fido, showing the greatest joy at getting back to his old woods and his old friends. And he had beaten the mails carrying the letter telling of his loss!

The distance was 119 miles. How did he do it? Was it by tracing back the stopping place of his master each night the varying stages of his travels, each comparatively short, or was it by his general sense of direction or orientation, or what guided him, and how was it?

This story is true. I have never heard of the distance being beaten by any other dog, even of the most intelligent breeds.

New York, Nov. 9, 1914. INQUIRER.

Poor Gas and Water Supply.

To the Editor of The New York Times:

When are we going to have decent water in New York? Although we are already overburdened with taxes, there is still a great deal to be desired as to the quality of the water we are getting. Every morning I find a thick sediment of mud in the pitcher, which is simply nauseating. Is there no way to remedy this?

Gas light is also very poor; so much so that it is difficult to read or write with it. I shall be very glad if you publish this, as it may lead to a betterment in the matter of light and water.

G. W.

New York, Nov. 13, 1914.

Candidate Wilcox's Expenses.

To the Editor of The New York Times:

In your paper of Nov. 12 it is published that the candidate in opposition to John J. Fitzgerald for Representative in Congress expended $9,425. This is incorrect. The amount expended was $94.25. I shall deem it only fair and just to myself that you publish this letter in a conspicuous place in your paper, in view of this untruthful statement, as I was the unsuccessful candidate.

CHARLES F. WILCOX.

New York, Nov. 14, 1914.

THE GUILT OF MILITARISM.

A Reply to G. B. Shaw by Rev. Dr. Cunningham, Archdeacon of Ely.

To the Editor of The New York Times:

Mr. George Bernard Shaw is an artist who has done good service in ridiculing the absurdity of militarism by creating the Chocolate Soldier, but is it wise to take him seriously when he tries to be solemn? The contention that the military caste, in England and Germany alike, is chiefly, if not solely, responsible for the war, is an exaggeration which may be most mischievous if it distracts our attention from contributing causes of the outbreak.

If all the utterances attributed to the Kaiser and his Generals are genuine, there must be a military caste in Germany who are mere fire-eaters. But they could not have embarked on this undertaking if they had not been conscious that they really had a strong national sentiment behind them. The German nation have long been eager to take a more prominent place as a world power, and since they became more conscious of their greatness as a united nation, after 1870, the desire to have their greatness recognized and to have opportunities for extending it has become a national passion. But this consciousness of greatness and desire to have it acknowledged is not a disease to which aristocracies are specially liable under any government. Democracies have no immunity from this failing.

The attempt to fix the sole responsibility for the war on any aristocratic or military caste in England is still more absurd, because soldiers in England are fully alive to the horrors of war. The one aim of a man like Lord Roberts has been to have such preparation that the danger of wanton attacks on the peace of the world may be diminished, and such discipline efficiency that if the peace is broken the war may be conducted with the minimum of suffering to civilians. The horrors of war are most keenly realized by those who have actually seen them.

Nor is there any political caste in England that desires to add new territory to the British Empire. The over-seas dominions are not a source of revenue to the British exchequer—the Americans taught Great Britain a lesson in the government of her empire which has never been forgotten. Nor are the over-seas dominions controlled in such a sense that Britain can count on calling on them to support her with their resources; they are a burden of responsibility; since, with all due respect to Mr. Shaw, when two different races dwell in the same land, they cannot be left to work out their own salvation with much hope that they will enter on a path of steady progress. The order created by Britain and the freedom she affords for each nation to pursue its own traditions and develop on its own lines are boons which win the respect of tribes and peoples who may have no great liking for Englishmen.

The war in South Africa was not a wanton piece of self-assertion; the issue was very similar to that which was settled by the civil war in this country. It was necessary both in South Africa and in the United States that secession should not take place, and that each different State should not be permitted to become the focus of one or other incompatible social and political ideal, so as to be unable to co-operate in the common system; this was especially the case in view of the problems raised by the presence of a negro race. The action of the North and of Great Britain in demanding that the separate States on one continent should be kept in conscious co-operation has been justified by success; progress is being made toward union into one polity, but Great Britain does not fear comparison with any power in regard to the alleged ruthlessness with which her campaign was conducted or in regard to the honesty and earnestness of her efforts for reconstruction. It is absurd to attribute the outbreak of the present war to the machinations of a caste of aggressive politicians in England.

While there is a danger of overlooking the influence of widespread national ambition as a contributory cause of the outbreak of war in Germany, there is also danger of ignoring the manner in which the Peace Party, quite unconsciously, but none the less really, contributed in England to the rupture. They had worked hard for the reduction of armaments, and the fact that England was so little prepared for a sudden blow proved to be a temptation which the German War Party found irresistible.

There are some crimes for which the tempter is as much to be blamed as the man who falls before the temptation, and the Peace Party are not justified in denouncing the German military caste as inexcusable. The Peace Party have also duped both England and Germany and increased the bitterness of the war. They persuaded Britain that there was no danger of a German attack, and they persuaded Germany that England would maintain neutrality. It seems exceedingly doubtful whether Germany would have engaged in war at all at this time if she had realized the temper of the English, Scottish, and Irish peoples and understood that Britain would not consent to desert her friends and stand aside. The bitterness which has sprung up between the two parties is the direct result of the mistaken expectations which were fostered on both sides by the Peace Party.

So long as the world is evil and national ambitions are potent occasional outbreaks of war are inevitable, and those who cry Peace, peace, when there is no peace, are deceivers on whose guidance it is foolish to rely.

W. CUNNINGHAM.

Philadelphia, Penn., Nov. 15, 1914.

How Do Dutch and Swiss Feel?

To the Editor of The New York Times:

Prof. Burgess labors hard to fix the blame on Belgium. He tries to prove that the agreement to observe Belgian neutrality was obsolete. Like the contending armies, however, he has his reserve trenches, to which he falls back. However, assuming that the guaranteed neutrality of Belgium was rendered null and void, does he assert that as a State just ordinarily neutral Germany was justified in invading Belgium? The desperate argument that Belgium, having gained in population and wealth, is no longer to enjoy guaranteed neutrality, will not be pleasant reading to the people of Holland and Switzerland, which countries, I believe, delude themselves that their existence as neutral States is guaranteed by Germany. Does Prof. Burgess assert that a nation which is merely neutral (and not protected by a guarantee) can be attacked if it refuses to side with Germany?

A. S. CORNELIUS.

Winnipeg, Canada, Nov. 6, 1914.

Subway Seat Partitions.

To the Editor of The New York Times:

It seems to me, and I know to others also, that the construction of Subway seats is wrong, and that each seat should be separated from its neighbor by arms of a sufficient height to prevent one person from crowding into another's seat. It is very pleasant to be able to make room for some decent individual; but there are women of a certain class frequenting the Subway who destroy all such pleasantry by forcing themselves so fully into the little space offered as to crowd out of the seat the person previously occupying it. They go even further, and sit down when there is no space offered, so that some one must be forced out.

The seats should certainly be partitioned off; but in the absence of such provision, can any one offer a suggestion as to a polite method whereby a seat may be retained by the person first occupying it?

I. M. M.

Brooklyn, N. Y., Nov. 10, 1914.

THE HOMELY GIRL.

Last night I had an awful dream,
And woke up so afraid,
Because it seemed a cross old witch
The dreadful threat had made
To steal me from my little bed,
Leaving her Changeling there, instead.

As soon as daylight came, I jumped
Up quick and ran to see
If, in the glass, my usual face
Would still look back at me.
Oh, joy! It hadn't changed one mite—
I looked just like I did last night!

I wanted to be pretty once,
But now—nobody knows
How glad I am to have red hair,
'N freckled face 'n nose.
I am SO homely—don't you see?—
The Changeling wouldn't change with me!

MAZIE V. CARUTHERS.

BUTLER PLEADS FOR END OF NATIONALISM

Need of Teaching World Amity Advanced by Columbia Head in Annual Report.

BETTER BUSINESS TRAINING

Physical Entrance Test, Higher Teaching Standard, and Increase in Fees Also Advocated.

President Nicholas Murray Butler of Columbia University, in his annual report to the trustees to be given out today, directs much of his attention to constructive criticism of the fundamental problems which confront the university. These are treated in exhaustive detail, and the report contains many suggestions of new and far-reaching policies both in educational and administrative departments.

It is proposed by President Butler that all admissions to the university be placed in one committee, that a physical test corresponding to that required to enter the United States military and naval schools be instituted, that the senior year in college be devoted to training the college man for business, that a higher standard in the fundamental ability to teach be required of the Faculty, that the entire system of teaching modern languages be overhauled, and that the question of fees for instruction be thoroughly delved into, with the idea of a general increase. These are but a few of the problems and changes emphasized in the report.

The need of instruction in international relations is earnestly advanced by President Butler, in view of the present European situation. He appeals for the development of what he has previously called the international mind.

"The great war which is devastating Europe," he says, "has taught millions of men who have never before given thought to the subject how interdependent the various nations of the earth really are. These international relations are only in part diplomatic, political, and legal; they are in far larger part economic, social, ethical, and intellectual. In seeking out the facts which illustrate these interrelations and interdependencies, and in interpreting them, there is a new and hitherto little used field of instruction which is just now of peculiar interest and value to the American. If the world is to progress in harmony, in co-operation, and in peace, the leaders of opinion throughout the world must possess the international mind. They must not see an enemy in every neighbor, but rather a friend and a helper in a common cause. To bring this about implies a long and probably slow process of moral education. However long and however slow the process may prove to be, a beginning must be made, and Columbia has recently made this beginning definitely and earnestly, and its efforts have met with a cordial response. The international aspect of every great question which arises should be fairly and fully presented, and, without dealing too much with the speculative aspects of a future internationalism, stress should constantly be laid upon the world's progress in interdependence."

Financial conditions at Columbia University are not such as to lead President Butler to much optimism. Retrenchment and concentration are the bywords of the trustees, owing to the dire need for a greater endowment which will take care of the corporate debt and check the annual deficits which seriously handicap the university. No funds for new buildings, other than University Hall, or for new fields of work, are sought by the university at this time, in view of the difficulty in carrying on its present burdens which require short-time borrowing and very economical and limited management.

LAUDS GARDNER'S PLAN.

Peace Man Writes to Applaud Inquiry Into War Preparedness.

Special to The New York Times.

WASHINGTON, Nov. 15.—Representative Augustus P. Gardner of Massachusetts has received more than 1,000 letters indorsing his plan for a Congressional inquiry into the preparedness of the United States for war. He is especially gratified by a letter from Andrew B. Humphrey, a Director of the American Peace and Arbitration League.

"I congratulate you," Mr. Humphrey wrote, "upon calling national attention to our condition of unpreparedness in the matter of national defense. Permit me to call your attention to the fact that there is one national peace organization in the United States which believes in and advocates adequate armament for the United States as a necessary accompaniment of the world peace movement. The American Peace and Arbitration League not only believe in adequate armament but we also interpret that to mean at least two battleships per year, with all the subordinate equipment required, until we have a navy commensurate with any possible service that may be required."

Letters indorsing his resolution have been received by Mr. Gardner from Dean S. H. Worrell of the School of Mines and Metallurgy, El Paso, Texas, and from clergymen of various faiths.

PRESIDENT'S QUIET SUNDAY.

Attends Church and Has Luncheon with the C. H. Dodges.

President Wilson attended services in the Fifth Avenue Presbyterian Church yesterday, then went to the Summer home of Mr. and Mrs. Cleveland H. Dodge at Riverdale-on-Hudson, for luncheon, and returned to Washington at 5:08 P. M. on the Chesapeake & Ohio express, to which was attached his private car.

The President was accompanied to the church by his daughter, Miss Margaret Wilson; their host and hostess, Col. E. M. House and Mrs. House of 115 East Fifty-third Street, and Dr. Cary T. Grayson, U. S. N., the White House physician. They occupied the pew of Samuel Auchincloss. The Rev. Dr. John H. Jowett, in his prayer preceding the services, said:

"Take the President of the United States under Thy tender care, and may he have the spirit of Thy companionship and may he have the judgment with the will of God. May the President be the instrument for making peace in Europe."

A moment after the prayer was concluded a woman sitting in the north gallery fainted and was carried out by the ushers.

On the return from Riverdale President Wilson visited his sister, Mrs. Anna W. Howe, who, with her daughter, Mrs. Perrin C. Cathran, were guests of friends in West Eightieth Street.

WASHINGTON, Nov. 15.—President Wilson returned to the capital tonight shortly after 11 o'clock, and was driven to the White House through a downpour of rain. His train was a few minutes late on account of the derailing of some cars in a freight train just outside Philadelphia.

ROBERTS FULFILLED MISSION IN FRANCE

Had Reviewed Indian Troops and Was About to Return Home.

DEEP SORROW IN ENGLAND

Manifested in Church Services and in Training Camps—Royalty Sends Condolences.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—The Morning Post learns that Lord Roberts, after crossing to France on Wednesday, met the Indian troops the following day and had a great welcome. On Friday he went to see the fighting. It was an extremely cold day with a heavy rain and bitter winds. In spite of this, however, Lord Roberts insisted on going to the top of a certain hill exposed to the severest effects of the bleak day.

A few minutes after his return to headquarters he was seized with illness. His temperature rose rapidly, but it was hoped the attack would soon pass off.

In the course of the evening Lord Roberts became unconscious. He never recovered, and passed away quite peacefully the following evening.

The body is expected to be brought to Folkstone today or tomorrow. It is believed that service will be conducted in the neighborhood of the battlefield before the body leaves for England.

A Frank and Simple Soldier.

Martin Donohoe, writing an appreciation of Lord Roberts in The Morning Chronicle, says:

"Like Cromwell, he sought to create a sober, God-fearing army, and in large measure he succeeded. The religion he preached he practiced, and the least devotional among his South African army could not fail to be impressed and spiritually uplifted by the spectacle of their revered chief himself, conducting the service, as I have often seen him do on Sunday mornings on the open veldt.

"Unspoiled by the honor and adulation which each successive year brought him in greater profusion, 'Bobs' was always a simple-minded, frank soldier who feared God and honored the King.

"In these days when Parliamentarians amuse themselves by cracking pawky jokes at the expense of the war correspondents, immobilized in England, while the whole nation is thirsting for news of the doings of our gallant army, fighting in France and Flanders, it is interesting to recall that Lord Roberts publicly expressed an opinion of the value of the writing man at the front.

"I well remember the thrill of pride that passed through me, in common, no doubt with my confrères, as I listened to his address to the correspondents on his arrival at Modder River.

"'Gentlemen,' he said, 'I have always trusted you and I never have had any cause to regret it. I am going to trust you now.'

"It is no exaggeration to say that there was not one of us but would sooner have died than have betrayed the confidence so generously reposed in us."

LONDON, Nov. 15.—The death of Field Marshal Lord Roberts, which occurred last evening at the headquarters of the British expeditionary force in France, was extremely sudden. He was in his usual good health when he left England on Wednesday with his daughter, Lady Aileen Roberts, and his son-in-law, Major Lewin. The party had a rough trip crossing the Channel, but the aged General felt no ill effects and went through with his programme on the Continent. In fact, he was about to return home when his death occurred.

Lord Roberts had motored to the British bases and camps, had reviewed the Indian troops, and had conferred with the leading officers. It was not until about dinner time Friday evening that he complained of a slight chill. As he was subject to more or less trifling chest troubles he followed his usual course, and went to bed early. As his temperature increased physicians were called in, and pronounced his condition critical. They relieved the General of what pain he was suffering, and he fell asleep. His death occurred during sleep.

The passing of the great warrior has created profound grief throughout the country. At all churches and in the camps where the soldiers are training references were made today to his death, and "The Dead March in Saul" was played.

Immediately on receipt of the news of Lord Roberts's death the King and Queen sent messages of condolence to Lady Roberts and her two daughters, Lady Aileen Mary Roberts and Lady Edwina Lewin.

In a telegram to Lady Roberts Field Marshal Sir John French, in the name of the army serving in France, expressed deep sympathy, saying:

"Your grief is shared by us, who mourn the loss of a much loved chief. As he was called it seems fitter to the ending of the life of a great soldier that he should have passed away in the midst of the troops he loved so well and within sound of the guns."

It is expected that the body of Lord Roberts will be buried in St. Paul's.

PARIS, Nov. 15.—Today's papers comment at length upon the death of Lord Roberts. All review his splendid career and pay eloquent tributes to his sterling qualities as a man as well as a soldier. They comment in moving terms on the grave train of circumstances which brought him to French soil to end his life and say that he will be mourned in France as much as in England.

TRIBUTES BY BRITISH PRESS.

Lord Roberts Praised as a Man and a Soldier.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—The London newspapers this morning unite in paying tribute to the memory of Lord Roberts.

The Daily Telegraph says:

"He was a humble, God-fearing man, just as he was a fearless, incomparable leader, prompt in action, reverent in mind, unselfish, modest, and conscientious. He was the beau ideal of the soldier, because to the influence of his personal charm he added a rare genius for strategy and a sure instinct to command."

"There is no living man," says The Times, "whose loss would move all England and all the peoples and races of the empire as does the death of Lord Roberts. The whole country and the whole empire mourn him and join in the grief of those he has left behind him. Yet for them, as for us, it must be a chastened grief; for he has had length of days and a full life, and he leaves a memory that is almost perfect."

The Morning Post says:

"These were the qualities of Lord Roberts as a soldier—perfect mastery of arms, both field guns and rifles, and as well in fire control as in good shooting, and this mastery used with a dazzling swiftness that might be mistaken for rashness by those who did not understand the adequacy of the preparation and the reliability of the instrument."

Referring to his campaign in favor of national service, The Post says:

"When the British people consider the great battle, swaying doubtfully, and the devastation of unhappy Belgium, when they think of the destruction wrought upon our army in the terrible retreat from Mons, they must bitterly regret not having taken the advice, which, if it had been adopted, could now have hardly failed to secure for us a speedy victory, and would probably have averted much, if not all, of these great misfortunes."

The Daily Mail says:

"The greatest Anglo-Indian warrior since Clive, India to the last claimed his heart and strength."

"We have lost a great soldier and a great patriot. No purer-souled man ever served his country in war or in peace," says The Daily Chronicle. "The zeal and self-forgetting devotion with which this splendid veteran labored for his country to the last moment of his long life was as admirable as it was inspiring."

SAYS LORD ROBERTS CRITICISED CENSORSHIP

French Correspondent Understood He Meant to Protest to Sir John French.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Nov. 16.—Gaston Dru, the London correspondent of L'Echo de Paris, sends The Times an account of his conversation with Lord Roberts on the eve of his departure for France.

Lord Roberts said that, while the primary reason for his visit was to see his dear Indian troops, he intended to speak to Field Marshal Sir John French about the too great secrecy which was, to his mind, preserved by the military authorities at the front and at home concerning the work and brave deeds of the English soldiers.

"I naturally approve," said Lord Loberts, "the proposition that all military movements, whatever they may be, should be kept absolutely secret from all war correspondents; but it seems to me that they should be allowed to receive at least a fair modicum of information. Why not allow them to write, for instance, in detail of the glorious actions fought by our troops—several days, it goes without saying, after these actions have taken place. I am referring, naturally, to the English lines. You in France are in a position different from us. You have conscription. Every man is called to the colors, and you do not rely upon public enthusiasm to recruit your army, which can very well afford to be la grande silencieuse.

"In England we want men—many more men—and if we do not let our people at home know in detail of the life of our soldiers at the front, of their brave fights and gallant deeds, how shall we awake in the soul of our young men the high sentiment of emulation which will strongly contribute to lead them to the recruiting office? They are brave, no doubt, and willing to offer their lives or their country if necessary, but they often do not know that it is absolutely necessary, and that every minute they lose now is a priceless minute; maybe a battle is jeopardized in the future.

"They do not know enough—that our men are always fighting against tremendous odds; that we want more men, and still more men, to equalize matters; they are not sufficiently able to follow day by day, as much, at any rate, as military necessities would allow it, the life and fighting of their friends who have enlisted.

"What has been done for the London Scottish might, to my mind, be done with a very good result for many of the other units, and I will talk to French about it."

LORD ROBERTS IN SERMON.

The Rev. Dr. Manning Preaches to Military Societies.

The Veteran Corps of Artillery and the Military Society of the War of 1812 held their annual memorial services in the Chapel of St. Cornelius the Centurion, on Governors Island, yesterday afternoon. The downpour of rain made it necessary to abandon all of the outdoor exercises.

The Rev. Dr. William T. Manning, rector of Trinity, who preached the sermon, upheld the neutrality policy of President Wilson and took issue with those who see nothing good in armies and navies, two establishments that Dr. Manning said stood very high in his own personal opinion.

Dr. Manning spoke of the death of Lord Roberts, and cited that famous soldier's advice to his countrymen about talking too much, or, as Lord Roberts himself put it, "by trying to kill Krueger with Krueger."

The prayer for the restoration of peace among the warring nations, the restoration to health of wounded and suffering soldiers, and for protection of the innocent non-combatants was offered by Chaplain Smith of Governors Island.

Among those present were Col. Edwin F. Glenn, Col. John S. Mallory, Major James E. Normoyle, Col. William M. Black, Col. John B. Bellinger, Capt. Halstead Dorey, Justice John W. Goff, Charles Elliott Warren, Alexander Hamilton, Jr., and John F. Daniell.

First Music League Concert.

The first of the series of concerts arranged by the Music League of America for the benefit of students and artists will take place on Tuesday evening, Dec. 1, in Aeolian Hall. Mrs. H. O. Havemeyer is President of the league, Mrs. Willard D. Straight, First Vice President; Mrs. Otto H. Kahn, Second Vice President, and Mrs. Linzee Blagden, Third Vice President. The boxholders and subscribers for the first concert include Mrs. Frederick W. Vanderbilt, Mrs. Charles B. Alexander, Mrs. William Douglas Sloane, Mrs. William G. Rockefeller, and also Robert Goelet, Dave Hennen Morris, and Frank Vanderlip.

Madelon Schloss a Bride.

The wedding of Daniel Steinberg and Miss Madelon Schloss, the daughter of Mr. and Mrs. Louis J. Schloss of the Hotel Ansonia, took place at 5 o'clock yesterday afternoon at the Biltmore, the Rev. Herman Enelow performing the ceremony. Morris Mayer was the best man and Leo Dreyfus and Leonard Roseborn of New York were the ushers. A supper followed the ceremony. Mr. and Mrs. Steinberg will spend their honeymoon motoring in the South.

Laura Ethel Cadoo Betrothed.

The engagement is announced of Miss Laura Ethel Cadoo, the daughter of Mr. and Mrs. Alexander Cadoo of Summit, N. J., to John H. Hendrickson, the son of Mr. and Mrs. John S. Hendrickson of Keyport, N. J. Miss Cadoo was graduated from the Kent Place School, and later from Wellesley College. No date has been mentioned for the wedding.

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1/2 PER CENT. CHARGED UPON LOANS REPAID WITHIN TWO WEEKS FROM DATE.

QUICK RELIEF URGED FOR WAR ZONE JEWS

Jacob H. Schiff and Louis Marshall Rebuke New Yorkers for Slow Charity.

NEEDS ARE GREAT, THEY SAY

Buttons and Badges to Mark the Free-Hearted Givers Proposed at Meeting.

A hundred or more representatives of Jewish synagogues, unions, lodges, and mutual benefit societies, who gathered yesterday in the Hebrew Technical School for Girls, at Fifteenth Street and Second Avenue, were severely criticised by both Jacob H. Schiff and Louis Marshall for failing to give immediate relief to Jewish war sufferers in Europe. The meeting was called to discuss plans for relief, and for more than an hour various methods for raising money among Jews in New York were considered.

One suggestion was that Jewish women make a house-to-house canvass every Sunday, another that every Jew in the city be assessed $1, and that those who pay receive badges or buttons. It was also proposed that lodges and unions be called upon for 10 cents a week for each member, and that every Jew be taxed 5 per cent. of his weekly living expenses.

"All this is a great mistake," declared Mr. Marshall. "We are not here to discuss ways and means. The important thing is to get the largest sum possible. These plans to tax lodges and individuals are simply cheapening the movement in the eyes of the country. Here we are trying to see how cheaply we can get off instead of finding out how much each of us can give. It is true that there has not been sufficient enthusiasm shown in this campaign. It is true that these are hard times here, but what is the suffering here in comparison to the suffering of our brothers in Russia, Galicia, and Palestine?"

Mr. Schiff, who came into the hall while Mr. Marshall was speaking, lost no time in seconding what he had said.

"It is now three weeks since we met to form a committee for relief," he began, "and we are still not ready to give relief. In that time our brothers have perished in other countries. I am ashamed of ourselves. Here we are, thousands of miles away, and able to give aid, yet we sit here discussing how to do it, while thousands of men and women and children are actually without bread at this moment.

"Let us remember the Jewish heart which was quick to answer our appeal at the time of the Kishinev massacre. It will do so now in the face of a far more terrible crisis. Don't levy any taxes. Make everybody give something. Make them wear a button, too, so that those who don't give are marked people—and marked people they should be.

"We must do something more than we have yet done, something more than we are doing here. If not, we do not deserve any longer the respect either of our neighbors who are not Jews or of ourselves."

The effect of Mr. Schiff's remarks was to bring the discussion to a close. The meeting decided that Rabbi J. L. Magnes, who presided, should name a committee of five to confer with the Central Relief Committee, a national body, and assist in choosing a larger committee to look after the collection of funds in New York. The Central Committee will meet next Sunday morning at the Hotel Astor and name an executive committee of twenty-five. Collections taken up in synagogues during the recent holidays, it was said, had already netted the committee $16,000.

Rabbi Magnes said that tens of thousands of Jews in Poland were being massacred or left homeless and starving. These outrages, he said, were committed not by the Russian Army, but by the Polish people themselves. In Palestine also there was need for help, he said.

Mr. Marshall is Temporary Chairman of the American Jewish Relief Committee, and the other officers are: Cyrus L. Sulzberger, Secretary; Felix M. Warburg, Treasurer, and Louis D. Brandeis of Boston, Harry Fischel, Meyer London, Oscar S. Straus, and Julian W. Mack of Chicago.

At a meeting in behalf of the Galician Jews at 86 Attorney Street yesterday afternoon $1,200 was contributed by those present. Alexander Grau Wandmeyer, secretary to the Austrian Consul here, explained to the meeting that the residents of many villages had fled from their homes, and that it was best to send the money to the Jewish Alliance in Vienna for distribution.

At a meeting of the Federation of Galician Jews at 273 East Houston Street $1,000 was raised. Many letters from relatives of members of the Federation telling the sufferings of the people in Austria were read.

BELGIAN PLEA TO WOMEN.

Benefit Performance at the Strand—German Aid Bazaar Dec. 5.

Mrs. Lindon W. Bates, Mrs. William K. Vanderbilt, Mrs. August Belmont, Miss Anne T. Morgan, Miss Maude Wetmore, Mrs. Edward R. Hewitt, and Miss Mary Parsons, representing the Women's Section of the Commission for Relief in Belgium, which is cooperating with Belgian relief committees, issued an appeal yesterday in which they said:

The commission for relief in Belgium is internationally constituted. It has relation to six powers—Belgium, France, Holland, England, Germany, and America. We, its Woman's Section, make appeal to all the women of America to come to the rescue of a people.

We ask for non-perishable food. When desired by contributors transport from any point to designated seaboard ports will be paid by the commission.

Ship in strong packages, preferably in carload lots, any of the following: Cured or salted meats or fish, wheat, canned goods, including milk, flour, rice, beans, peas, coffee, prepared foods, cereals. Direct to "Woman's Section, Commission for Relief of Belgium," and ship collect to Bush Terminal, New York City. Notify the Woman's Section at headquarters, 1 Madison Avenue.

Those who prefer to contribute money can send checks to the Treasurer, Miss Anne Morgan.

Under the auspices of Mr. Havenith, Belgian Minister to the United States; L. de Sadeleer, the Belgian Minister of State, and Pierre Mali, the Belgian Consul General in New York, in co-operation with the Committee of Mercy, a performance for the benefit of the Belgian Relief Fund will be given at the Strand Theatre on the afternoon of Dec. 8. Among those to appear are Marie Tempest, Mrs. Patrick Campbell, Marie Doro, Blanche Bates, Mlle. Dorziat, Mme. Nazimova, John Drew, William Faversham, William Gillette, Henry Miller, W. H. Crane, H. E. Dixey, Joe Weber, and Francis Wilson.

The German-Austrian-Hungarian Relief Fund, of which Herman Ridder is President, will hold a fair and bazaar at the Seventy-first Regiment Armory from Dec. 5 to Dec. 20 for the aid of widows and orphans of German, Austrian, and Hungarian soldiers.

WILL SING 'MME. SANS GENE'

Metropolitan Company to Produce New Opera Early in January.

The published report that Umberto Giordano's new opera, "Madame Sans Gêne," would not be presented at the Metropolitan Opera House this season is incorrect, according to Director Gatti-Casazza. "The new opera will surely be produced the early part of January at the Metropolitan," said Mr. Gatti-Casazza last night, "with Geraldine Farrer in the title rôle. The opera was finished early last Summer, and all of the artists in the cast have had their parts for some time and practically know them now.

"When the opera is produced Toscanini will be the conductor, and we expect the composer to be present on that occasion. 'Madame Sans Gêne' will be the first of Giordano's operas to be produced at the Metropolitan."

CANAL'S COST $353,000,000.

Goethals's Report Shows It Has Withstood 87 Earthquake Shocks.

WASHINGTON, Nov. 15.—Col. George W. Goethals, Governor of the Panama Canal Zone, in his annual report, made public today by Secretary Garrison, tells of the battle against earth slides, of the establishment of the permanent form of government in the Zone with Col. Goethals as Governor, and of the beginning of the work on fortifications to guard the waterway against invasion. The report describes operations up to June 30.

Concerning the canal's cost, Col. Goethals says:

"Congress has appropriated a total of $374,048,194.59 for the canal, including the appropriation continued in the Sundry Civil act approved Aug. 1, 1914. Of this amount $12,050,825 were for fortifications and $22,508.01 were appropriated for the relief of private persons, so that there were $361,974,861.58, including the amount covered by the Sundry Civil act of Aug. 1, 1914, appropriated for the construction of the canal and its adjuncts.

"Except for the portion used in maintaining and operating the canal, to which $161,608.52 were charged, and $2,000,000 appropriated for colliers, the amount chargeable against the total authorized bond issue of $375,200,900 is $359,813,253.06; up to June 30, 1914, $6,254,203.37 were collected and returned to the Treasury as miscellaneous receipts, so that the cost of the canal, including the appropriation of Aug. 1, 1914, stands at $353,559,049.69."

Concerning the work on the batteries the report says:

"Work was continued during the year on the gun and mortar batteries, and by the close of the year the concrete work was practically completed, as well as the greater portion of the back fill. On July 1, 1913, the construction of redoubts in accordance with plans prepared by a board appointed for the purpose and approved by the Secretary of War, was undertaken, and they were completed, as well as the clearing necessary in connection with them."

The continued earth slides that checked the progress of the canal builders are described at length.

"The total amount of material removed in the dry from Culebra Cut," the report says, "from the beginning of American operations to June 15, 1914, aggregated 110,261,883 cubic yards, at a division cost of $0.7066 per cubic yard; of this amount 25,206,100 cubic yards were removed because of slides, or 22.86 per cent."

Describing the demolition of Gamboa Dike as one of the final steps in the canal work, the report says: "With the exception of a small pocket slide in the vicinity of Cascades, the admission of water to the cut has thus far had no bad effects, nor has there been any perceptible tendency for the presence of water to produce slides."

The canal's giant locks and dams staunchly withstood the earthquake shocks, which were more violent and numerous during the year than at any time since American occupation. Eighty-seven distinct shocks were recorded at Ancon.

"Practically all the shocks," the report says, "seemed to originate in the vicinity of the lower coast of Los Santos Province, approximately 115 miles southwest of Ancon. The most violent shocks occurred Oct. 2, 1913, and May 28, 1914.

"The shock of May 28 resulted in slight damage to the new administration building then in course of erection at Balboa Heights, but with this exception the canal works suffered no damage from these shocks."

PHILHARMONIC CONCERT.

Arrigo Serato, an Italian Violinist, Heard for the First Time Here.

In the programme of the first Sunday concert of the Philharmonic Society, given yesterday afternoon in Carnegie Hall, there was not lacking the popular element that Mr. Stransky appropriately enough brings to the front in this series. A large audience enjoyed it, and experienced also additional interest in the first appearance in New York of a newcomer, Arrigo Serato, violinist. Mr. Serato is an Italian, who has a reputation made in Europe. It had first been announced that he would present himself in a performance of Mendelssohn's concerto; but his ambition mounted in the meantime, and at the concert yesterday he played Beethoven's.

Italian solo violinists are not frequently heard in New York; but the notion of an Italian performance of Beethoven's concerto, as it might not unnaturally be conceived, was not wholly fulfilled by Mr. Serato. He found in it few

"Soft delights that witchingly
Instil a wanton sweetness through the breast."

He took a much severer view. His playing of it was, in fact, not notable for poetic insight, for suavity of expression, nor for beauty of tone. It was, rather, vigorous and logical, not lacking in brilliancy and incisiveness, and meeting most of the technical requirements of the composition in an uncompromising way. Mr. Serato is admirably equipped in technique, both of the bow arm and of the left hand. His tone is somewhat cold, and is powerful and penetrating, well modulated in nuance, scarcely captivating in quality. He impressed his hearers as an artist of unusual poise, dignity, and self-command, indulging in no effects to strike the eye or to draw attention from the music to himself. His two cadenzas were elaborate and difficult, especially the one which he introduced into the rondo; but neither seemed wholly adapted to the style and spirit of the composition itself. There was great applause for Mr. Serato, after each of the three movements, and he was repeatedly compelled to acknowledge the approval with which his playing was received.

The orchestra gave him a rather perfunctory support in the accompaniment to the concerto. In its own numbers it was admirable. The overture to Weber's "Oberon," played with brilliancy, beauty, and homogeneity of tone, Schubert's Unfinished symphony, Grieg's two Elegiac Melodies for string orchestra, Rimsky Korsakoff's "Capriccio Espagnol," and the three orchestral excerpts from Berlioz's "Damnation of Faust," composed the rest of the programme.

THEATRICAL NOTES.

A novel act from Japan is coming to Hammerstein's Victoria Theatre, commencing Nov. 30. Mme. Sumiko, a Japanese prima donna, assisted by four dancing Geishas, will appear in a new offering. Mme. Sumiko sings in Japanese, English, Italian, and German. She carries her own Japanese conductor.

The reopening of Daly's Theatre is announced for Nov. 23 with a revival of "Yosemite," by Charles A. Taylor. The cast has been announced with Frank Keenan in the title part, Grace Valentine as Mercedes, Lillian Kingsbury as Peora Poncha, and Ethel Clifton as Wawona. Others include John Connery, Mario Majeroni, Roberto Deshon, Joseph Crehan, Chandos St. John-Brenon, Harry Knox, and Thomas Meegan.

George Ade's one-act play, "Nettie," which is to be seen at the Princess Theatre very soon, has been renamed "Under the Daisies."

The fiftieth performance of Leo Ditrichstein in "The Phantom Rival" takes place tonight in the Belasco Theatre.

William Faversham has received a check for $2,285 from Julia Arthur for the European Actors' War Relief Fund, being one-half of the receipts from the Julia Arthur Benefit given at the Boston Theatre on Nov. 6.

May Irwin makes her first appearance in motion pictures in a film version of "Mrs. Black Is Back," by George V. Hobart, produced by the Famous Players Film Company.

Arrangements have been made by the Stage Society for a special performance of "The Second Mrs. Tanqueray" at the Park Theatre on Sunday night, Dec. 6, for the benefit of the families of actors both in England and America made destitute by the war.

Rehearsals will begin this morning for Edgar Selwyn's new comedy, "Rolling Stones." Janet Dunbar is to have the leading woman's role and others in the cast include Harrison Ford, Charles Ruggles, Leonard Hollister, Harry Bradley, Ivan F. Simpson, Claiborne Foster, and Frances Clarke.

Report on Half-Holiday Benefits.

The twelve department stores that yielded last Summer to the urging of the Consumers' League and closed their doors on Saturday in the hot months have been investigated recently by officers of the league. The results, made known yesterday, served to support the league in its contention that Saturday holidays for store employes in the Summer promote the health of the employes and make them more willing and able in their work.

SUFFRAGE TALKS EACH DAY.

"Movies" and Free Admission at Women's Political Union.

The Women's Political Union will hold suffrage meetings every day this week at its headquarters, 663 Fifth Avenue, near Fifty-second Street. Addresses will be made by people well known for their interest in the cause, of local and national prominence. There will be a moving picture exhibition each day at 4 o'clock and admission will be free. The speaking will commence half an hour later, and today Socialist Congressman-elect Meyer London and Dr. Josephine Baker, the Director of Child Hygiene of the Health Department, will be the principal speakers.

Tomorrow Alfred Brown and Mrs. Alice Barrows Fernandez, Director of the Vocational Educative Survey, will speak. On Wednesday Will H. Irwin, the war correspondent, recently returned from the front, and Miss Caroline Lexow; on Thursday, Burdette Lewis, First Deputy Commissioner of Correction, and Miss Fola La Follette, daughter of Senator La Follette of Wisconsin; on Friday, Ogden Mills Reid of The Tribune, Paul Kellogg of The Survey, and Miss Helen Todd, and on Saturday, Dr. John Lovejoy Elliott of the Hudson Guild and Mrs. Inez Milholland Boissevain, the noted suffrage leader, will be the principal speakers.

PARENTS SEEK BENJAMIN.

Newspapers Asked to Search for Youth Who Disappeared in January.

The parents of Henry C. F. Benjamin, a young man who disappeared from his home, at 7,722 Fourteenth Avenue, Brooklyn, last January, have appealed to newspapers in all parts of the State to help in the search for him. Benjamin was a college student of good character. He bade his parents good-bye on the morning of Jan. 7 at the usual time he left home for college, and the first they learned of his disappearance was when he failed to return at night. He is said to be tall, of heavy build, weighing about 185 pounds, and dresses neatly. He has dark, bushy hair and brown eyes.

Arrivals on the New York.

Some of the passengers arriving yesterday on the New York were:

E. Bacon, Mr. and Mrs. James Ballantyne, Miss Jean Ballantyne, Miss Margaret T. Betts, Mrs. B. S. Brooks, Dr. Chapman Brown, A. B. S. Campbell, A. R. Cannon, Miss Noma Cooper, Miss Lenore Cunningham, P. Cushing, Thomas Dutton, Mrs. H. G. Eames, the Rev. Bishop Rudolphe Francis, Mr. and Mrs. C. J. French, A. J. Hunt, Theodore Jaekel, John Low, J. M. Oliver, the Rev. C. H. Pelly, Miss Alice Phillips, Dr. Charles Supin, Mrs. A. Van den Hooven, Miss Alice F. Summers, Mrs. E. Clewes, A. N. Oldham, H. G. Nelson, J. Cooper, Mrs. M. C. Sims, and H. Scott.

HENRY C. CLARKE DIES.

Well-Known Veteran Newspaper Man Had a Picturesque Career.

Special to The New York Times.

WASHINGTON, Nov. 15.—Henry Conquest Clarke, whose journalistic career was full of romantic adventure, died at his residence here today at the age of 75 years. A member of the ill-fated personal party of the Emperor Maximilian of Mexico, it was Mr. Clarke who gave to the world the news of the Emperor's execution. By chance he escaped a like fate.

In 1897 he was appointed to a position in the Post Office Department, and laid the foundation for the establishment of the present rural free delivery system. Mr. Clarke had been ill for a long time. He leaves a widow. Mr. Clarke's journalistic instinct stood him in good stead when he was a boy in school in Liverpool. He followed a crowd, and was able to witness one of the great prize-fights of history which was being fought secretly. When the fight was over he took the story of it to a Liverpool newspaper which obtained a "beat" on the whole world. Mr. Clarke had not told this story for many years, and there was uncertainty in Washington today as to who were the principals in this great battle of the ring, but it was believed to have been the famous fight between Jem Mace and Jack Slade.

URIAH HILL DEAD.

Retired Stove Manufacturer Passes Away in His 98th Year.

Special to The New York Times.

PEEKSKILL, N. Y., Nov. 15.—Uriah Hill died here yesterday in his ninety-eighth year. He had long been identified with stove manufacturing interests. He entered the sales department of the Finch Foundries in 1842, and in 1855 he became a partner. In 1867 the Union Stove Works was formed and incorporated. He became President, and remained so until a few years ago, when he retired and was succeeded by his son, Edward Finch Hill. Mr. Hill had long been a Trustee of the Peekskill Military Academy. The Uriah Hill, Jr., schoolhouse, completed two years ago in the village, was named for him. He was a charter Trustee of the Peekskill Savings Bank, which he helped organize in 1857, and was the last of the original Trustees. He was President from 1881 until quite recently. In politics he was a Democrat, was President of the village in 1862, Trustee for the three preceding years, and Supervisor of the town in 1865, 1866, and 1867.

Milton C. Waterbury.

Milton C. Waterbury, Vice President of the Waterbury Chemical Company, manufacturing chemist, died yesterday at his home, 115 Park Street, Montclair, N. J., in his forty-sixth year. He was born in Bayonne. Mr. Waterbury was a member of the Montclair Athletic Club and the Montclair Country Club, and the Montclair Lodge of Free and Accepted Masons, the Scottish Rite Masons, the Mystic Shrine, and the Knights Templar. He is survived by his widow and two sons.

Worry Over War Kills Dr. Fluegel.

STANFORD UNIVERSITY, Cal., Nov. 15.—Dr. Ewald Fluegel, head of the Stanford English Philology Department, died today as a result of a general breakdown attributed to worry over the European war. He was born in Leipsic in 1863. Prof. Fluegel's death ended his compilation of what was known among philologists as the "Great Chaucer Lexicon," the plan having been originated by the late President Furnevall of the Chaucer Society of London.

Dr. Crary, Fulton's Grandson, Dies.

POUGHKEEPSIE, N. Y., Nov. 15.—The Rev. Dr. Robert Fulton Crary, grandson of Robert Fulton, died tonight at his home at Beacon in his eightieth year. Dr. Crary was for forty years rector of the Church of the Holy Comforter of this city, retiring in 1907 following a slight stroke of paralysis.

Obituary Notes.

CLAUDE FERDINAND, 80 years old, died suddenly from heart trouble Friday at his home in Campgaw, N. J. He was known as a friend of the laboring class, and his ideas to benefit them were widely discussed. He was an originator of quaint artistic wrought iron handwork, and at the recent Paterson Industrial Exposition had a display of goods.

THOMAS WEST SMITH, manager of the Fifth National Bank safety deposit vaults, died on Saturday at his home, 69 West 130th Street, in his seventy-first year. He was born in this city and lived here all his life. Mr. Smith was well known in G. A. R. and banking circles, having been employed by the Fifth National Bank for forty-eight years. In the civil war he was a member of "Scott's Nine Hundred" of the Eleventh New York Cavalry, with which he fought through the last three years of the war. Mr. Smith was Past Commander of Alexander Hamilton Post, No. 182.

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Marriage and death notices intended for insertion in The New York Times may be telephoned to 1000 Bryant.

Born.

COHEN.—Nov. 9, Newark, N. J., to Mr. and Mrs. A. M. Cohen, a daughter.

DRUBIN.—Nov. 14, 518 West 111th St., to Mr. and Mrs. H. A. Drubin, a daughter.

EULA.—Nov. 10, White Plains, N. Y., to Mr. and Mrs. J. Eula, a son.

GULICK.—Nov. 14, 260 Cumberland St., Brooklyn, to Mr. and Mrs. W. M. Gulick, a daughter.

HEINEMANN.—Nov. 9, 981 Home St., Bronx, to Mr. and Mrs. J. Heinemann, a daughter.

KAHN.—Nov. 9, 935 East 163d St., to Mr. and Mrs. A. Kahn, a son.

KLEIN.—Nov. 10, 22 Germania Place, Brooklyn, to Mr. and Mrs. E. H. Klein, a son.

PLATKY.—Nov. 13, Newark, N. J., to Mr. and Mrs. L. Platky, a daughter.

ROSENBAUM.—Nov. 10, 10 Pinehurst Av., to Mr. and Mrs. I. Rosenbaum, a son.

WIESEN.—Nov. 10, 587 Riverside Drive, to Mr. and Mrs. M. Wiesen, a son.

Engaged.

BARIN—STRAUSS.—Stella H. Strauss to Julius Barin.

BERKOWITZ—FINKEL.—Esther Finkel to Sam Berkowitz.

BIBRO—ULLMANN.—Anna Ullmann to Maurice S. Bibro.

BROMBERG — FINKENSTEIN. — Frances Finkenstein to Harry Bromberg.

COHEN—SAMTER.—Charlotte Samter to Moe Cohen.

COHEN—WALLACH.—Jeanette Wallach to Maxwell Cohen.

FEIGENBAUM — BENJAMIN.—Fannie E. Benjamin to Maurice B. Feigenbaum.

FUERTH—WEIL.—Florence R. Weil to Gustav Joseph Fuerth.

GOODMAN—BAER.—Fannie Baer to Samuel S. Goodman.

HERSKOWITZ—UNGER.—Diana E. Unger to Louis L. Herskowitz.

HESS—LEVY.—Blanche Levy to Gerald S. Hess.

JAFFY—REICH.—Pauline Reich to M. A. Jaffy.

KLEIN—REICHELSHEIMER.—Myrtle Reichelsheimer to Samuel Klein.

KURNICK—GRANT.—Elsie Grant to Abraham Kurnick.

LEVY—ALEXANDER.—Ruth C. Alexander to Arion L. Levy.

LEVY—EDELMAN.—Dorothy Edelman to Harry Levy.

LIPSCHUTZ—BAER.—Lillian Baer to Henry B. Lipschutz.

MANNE—HOLLANDER.—Mae Hollander to Dr. William Manne.

MENDOZA—LEVIN.—Dina Levin to Morris Mendoza.

MICHELSON—WODISKA.—Lillian Wodiska to Max M. Michelson.

MINTZ—KRUCKMAN.—Pauline Kruckman to Charles Mintz.

NORMAN—MICHAEL.—Gertrude Michael to Julius Norman.

PERLBERG—SEIDEN.—Bertha Seiden to Dr. Harry J. Perlberg.

PHILLIPS—BERLINGER.—Beatrice P. Berlinger to Gus Phillips.

RICE—STERN.—Adele Stern to George Rice.

SACHS—GOLUBOCK.—Sydell Golubock to Sigfried H. Sachs.

STEINHEIMER—THEISE.—Sadie Theise to Sigmund Steinheimer.

TAUB—JACKSON.—Freda Jackson to Jacob Taub.

WEISS—MEYERS.—Martha Meyers to Nat Weiss.

WILLIAMSON—SCHLANG.—Marion Schlang to Victor W. Williamson.

WORTMAN—PLATT.—Rose Platt to Jack Wortman.

Married.

BASSETT—COHN.—Nov. 8, Carrie Cohn to John T. Bassett.

BRAMSON — GOLDMAN. — Nov. 8, Jennie Goldman to B. F. Bramson.

DANIN—ISAACS.—Nov. 8, Ruth Isaacs to Lou Danin.

ERHLICH—LEVY.—Nov. 8, Madeline Levy to Louis Erhlich.

HOLSTEIN—STEIN.—Nov. 12, Ethel Stein to Samuel Holstein.

ISKIN—KLEIN.—Nov. 11, Rebecca Klein to Max Iskin.

GUTTENBERG—KLEIN.—Nov. 11, Harriet Klein to Michael Guttenberg.

KLEIN—VOGEL.—Nov. 8, Bessie Vogel to Harry Klein.

LOMBARD—MECKLING.—Nov. 14, Christine T. Meckling to Jose S. Lombard.

PAKOLSKY — HOFFMAN.—Nov. 13, Rose Hoffman to Louis Pakolsky.

Brooklyn.

READ—LEWY.—Nov. 11, Norma Lewy to Perry D. Read.

Long Island.

STORB—FITCH.—Nov. 14, Flushing, Avis L. Fitch to Raymond C. Storb.

Newark.

TRULAND — LEONARD. — Nov. 12, Harriet Leonard to Nira Truland.

Westchester County.

SMITH—TOOKER.—Nov. 14, Larchmont, Mildred D. Tooker to Leslie F. Smith.

Died.

ADDISON.—On Saturday, Nov. 14, 1914, at her residence, Stamford, Conn., Julia Howe Addison, widow of Dr. S. Ridout Addison and daughter of the late Commodore Charles Morris, U. S. N. Funeral from St. John's Church, Stamford, Monday, Nov. 16, at 10 A. M. Interment Mount Auburn, Cambridge, Mass.

ANTHONY.—At Tottenville, Staten Island, Nov. 15, 1914, Sarah Van Zile Anthony, widow of Mortimer M. Anthony, aged 75 years. Private services at Tottenville. Interment at Oakwood, Troy, N. Y., Wednesday, Nov. 18, 3 P. M. Troy papers please copy.

CLIFT.—On Saturday, Nov. 14, 1914, Susan Elizabeth Clift, widow of James Clift. Funeral services at her late residence, 298 Prospect St., Long Island City, Tuesday evening, Nov. 17, at 8 o'clock. Interment Cypress Hills Cemetery at convenience of family.

COIT.—On Saturday, Nov. 14, 1914, at the residence of her son, 756 Nostrand Av., Emma Stetzer, beloved wife of Rev. Olin B. Coit, D. D. Funeral services at Bloomfield Methodist Church, Broad St., Bloomfield, N. J., on Tuesday, Nov. 17, at 2:30 P. M.

CRARY.—Entered into life eternal on Sunday, Nov. 15, 1914, from his residence, the Teller Homestead, Matteawan, N. Y., the Rev. Robert Fulton Crary, D. D., son of the late Edward C. and Cornelia Livingston Crary, in the eightieth year of his age. Funeral services at St. Luke's Church, Matteawan, N. Y., on Wednesday, Nov. 18, at 12:30 o'clock. Relatives and friends invited. Train leaves Grand Central Terminal at 9:30 A. M. Railroad station Beacon-on-Hudson, N. Y.

CRONAUER. — Jacob, Saturday, Nov. 14, residence, 619 West 136th St., age 51 years. Survived by widow and two daughters. Interment Tuesday, Elizabeth, N. J.

DARRACH.—Saturday, Nov. 14, at 47 West 50th St., Effie Brooks Darrach, daughter of Dr. William and Florence Borden Darrach, in her fourteenth month.

DUNNING.—On Saturday, Nov. 14, 1914, Clara Frothingham, beloved wife of Hubert Dunning. Funeral services at her late residence, 943 President St., Brooklyn, on Monday, Nov. 16, at 2:30 P. M. Boston papers please copy.

GERMAN.—Nov. 15, Isabel Maria, beloved daughter of Philip T. and Margaret A. German. Services Monday, Nov. 16, at 8 P. M., at the residence of her brother, Robert L. German, 989 East 19th St., Flatbush. Burial at Louisville, Ky., Nov. 19.

HAAREN.—Suddenly, Nov. 13, 1914, in his 25th year, Walter Ernst, beloved son of John H. and Anna B. Haaren. Relatives, friends are invited to attend funeral services, Monday, 16th, 8 P. M., at his late residence, 134 West 121st St. Interment private.

HAREN.—Nov. 13, 1914, Ann, widow of Terence and beloved mother of Margaret S. Haren. Funeral from her late residence, 41 Pinehurst Av., corner of West 179th St. Requiem mass Monday at 10:15 A. M. at the Church of St. John the Evangelist, 55th St. and 1st Av. Interment Calvary.

HILL.—In Peekskill, N. Y., Nov. 14, 1914, Uriah Hill, Jr., aged 97 years. Services from his residence, 945 Paulding St., Peekskill, Tuesday, Nov. 17, at 1:45 P. M. Carriages meet 11:10 A. M. train from Grand Central Terminal.

HOWE.—On Friday, Nov. 13, at the residence of his son, Morgan R. Howe, 34 West 75th St., J. Morgan Howe, in the 71st year of his age. Funeral services Monday, Nov. 16, 2:30 P. M., at the chapel of the Brick Presbyterian Church, 37th St. and 5th Av. Interment private. Please omit flowers.

HOWE.—New York State Society of the Cincinnati, Secretary's Office. General Order.—The President with deep regret announces to the society the death of John Morgan Howe, M. D., D. D. S., an hereditary member of this society, on Friday, the 13th instant, in the 71st year of his age. Members of the Society of the Cincinnati are requested to attend the funeral services on Monday, Nov. 16, 1914, half past two o'clock P. M., at the chapel of the Brick Presbyterian Church, 37th St. and 5th Av., New York City, wearing the usual badge of mourning.
TALBOT OLYPHANT, President.
FRANCIS BURRALL HOFFMAN, Secretary.

LYON.—On Friday, Nov. 13, at the home of his nephew, Richard B. Lyon, Fitchburg, Mass., Phoebus W. Lyon, late of Marysville, Tenn., in his 71st year. Funeral Sunday afternoon. Interment at Greenwood Cemetery, Brooklyn, Monday afternoon, Nov. 16, after arrival of train at 2:30 P. M. at Grand Central Station.

MAGIE.—On Sunday, Nov. 15, 1914, at his late residence, Andover, N. J., Burtis C. Magie, Ph. D., aged 62 years, son of the late Rev. Burtis C. Magie, D. D., and Mary C. Belden Magie, and late Principal of Public School 18, New York City. Funeral services at the Presbyterian Church, Andover, Sussex County, N. J., on Wednesday, Nov. 18, 1914, at 3 P. M.

MATKIE.—Entered into rest on Sunday, Nov. 15, Isabella, widow of James B. Matkie and beloved mother of Isaac A. and James B., in her 66th year. Funeral services will be held from her late residence, 2,273 85th St., Brooklyn, Tuesday, Nov. 17, at 8 P. M. Funeral Wednesday, Nov. 18, at 9 A. M. Interment Petar Grove Cemetery, Paterson, N. J. Paterson papers please copy.

MAYER.—Joseph Mayer, Nov. 14, 1914, after short illness, in his 81st year, beloved husband of Sarah, father of Pauline, Simon, and David Mayer, Bertha Lawrence and Flora Lowenstein. Relatives and friends, also lodge brothers of Teutonia, No. 72, F. and A. M., and Levy Lodge, No. 5, F. S. of I., are invited to the funeral services at late residence, 1,800 7th Av., corner 110th St., New York City, at 10 A. M. Tuesday, Nov. 17. Interment Flower Hill Cemetery, North Bergen, N. J.

MILLER.—Sarah E. Funeral THE FUNERAL CHURCH, 241 West 23d, (Campbell Building,) Monday, 12 o'clock.

SMITH.—Suddenly, on Saturday, Nov. 14, 1914, at his late residence, 69 West 130th St., Thomas West Smith, in his 70th year. Funeral services at the New York Presbyterian Church, 128th St. and 7th Av., Monday evening, Nov. 16, at 8 o'clock. Interment Tuesday morning at Kensico Cemetery.

STEEL.—On Saturday, Nov. 14, in New York, William W. Steel of Philadelphia, Penn., at 84 years of age. Funeral services at the residence of James S. Studdiford, Lambertville, N. J., at 3 P. M. on Tuesday, Nov. 17.

TAYLOR.—Anny Taylor, at Newburgh, N. Y., age 49 years, beloved wife of Charles G. Taylor. Funeral service 92 South St., Newburgh, N. Y., Nov. 17, at 2 P. M.

THAYER.—Suddenly, of pneumonia, on Sunday, Nov. 15, at Port Washington, N. Y., Atala W., daughter of the late George A. and Jane J. Thayer. Funeral services on Wednesday, 2:30 P. M., at the residence of her brother, George A. Thayer, Port Washington. Carriages will meet train leaving Pennsylvania R. R. Station at 1:22 P. M.

VAN SCHAICK.—On Saturday, Nov. 14, in his 89th year, at his late residence, 140 West 69th St., Henry Van Schaick, son of the late Hon. Myndert Van Schaick and Elizabeth Hone Van Schaick, father of George G. Van Schaick, Ellise Placci, and Eugene Van Schaick, and grandfather of Counts Dimitri and Vassia Boutomeine, of Countess Lola Boutomeine, and of Countess Linka Hohenau. Funeral services at No. 140 West 69th St. Monday, the 16th inst., at 9 A. M. Interment private at Albany Rural Cemetery.

WATERBURY.—Suddenly, on Nov. 15, 1914, Milton O. Waterbury, aged 45 years, of 115 Park St., Montclair, N. J.

AMES.—Louise, 1,860 Jerome Av., Bronx, Nov. 13.

BELLION.—Agnes, 541 East 6th St., Nov. 14. Funeral tomorrow, 9 A. M.

BLOHME.—Margaret, 304 East 55th St., Nov. 13. Funeral today, 1:30 P. M.

BOYLAN.—John, 418 East 19th St., Nov. 14. Funeral today, 10 A. M.

CONLAN.—William H., 136 West 116th St., Nov. 13. Funeral private.

COYLE.—Patrick, 3,941 Seton Av., Bronx, Nov. 13, aged 74. Funeral today.

ENDESNER.—Charles, 1,476 Southern Boulevard, Bronx, Nov. 14, aged 57. Funeral service today.

GRUNINGER.—Philippine R., 48 Convent Av., Nov. 13, aged 16.

HARVER.—John, 205 West 88th St., Nov. 13, aged 83.

KANE.—Charles, 353 East 28d St., Nov. 13.

KLENK.—Frederick, 593 2d Av., Nov. 13, aged 52. Funeral today, 2 P. M.

LEAVITT.—Mary J., Woodrow, S. I., Nov. 13, aged 82. Funeral private.

LIGGESI.—Vilma R., 2,150 Crotona Parkway, Nov. 13.

LLECOTT.—Daniel, 102 East 129th St., Nov. 13, aged 6 weeks.

McBHARTLAND.—Mary, 1,705 2d Av., Nov. 13, aged 47.

McCLAIN.—John J., 400 West 153d St., Nov. 14. Funeral today, 9 A. M.

MACNEVIN.—Sarah J., 380 East 139th St., Nov. 14. Funeral today, 10:30 A. M.

MALLOY.—Nellie C., Nov. 13. Funeral 1,886 Lexington Av.

MENGERT.—Herman C., 806 East 156th St., Nov. 13. Funeral today, 2 P. M.

MULCAHY. — Annie, 400 Greenwich St., Nov. 14. Funeral today, 1:30 P. M.

O'LEARY.—Michael, 387 Brook Av., Bronx, Nov. 14. Funeral notice later.

SMITH.—Martin L., 80 Charles St., Nov. 13. Funeral tomorrow, 9:30 A. M.

SMITH.—Matthias, 568 3d Av., Nov. 14. Funeral tomorrow, 9:30 A. M.

SOMMERS.—Louise, 839 East 156th St., Nov. 13. Funeral today.

WARFORD.—Lathrop G., 61 Grove St., Nov. 14. Funeral today, 1 P. M.

WATSON.—James L., 135 West 83d St., Nov. 13. Funeral today, 10 A. M.

WILLIAMS.—John T., Tottenville, Nov. 13, aged 75.

Brooklyn.

BARNS.—William, 370 Pearl St., Nov. 13.

BUCHANAN.—Henry, 48 Shepherd Av., Nov. 14, aged 76. Funeral today, 3 P. M.

CARPENTER.—Charles W., 1,616 East 13th St., Nov. 14. Funeral private.

CONNELL.—Annie M., 64 Dresden St., Nov. 14. Funeral tomorrow, 2:30 P. M.

CROSS.—Barbara S., 606 Vanderbilt St., Nov. 14, aged 57.

DOLAN.—Mary, 558 Sackman St., Nov. 13. Funeral today, 9 A. M.

FLAHERTY.—Julia, 74 Penn St., Nov. 14. Funeral today, 9:30 A. M.

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Died.

GATJE.—Marie C., 1,558 East 12th St., Nov. 14, aged 71.

GOMEZ.—A. Da C., 201 St. James's Place, Nov. 14, aged 72. Funeral private.

HANNA.—Stella, 1,079 Nostrand Av., Nov. 14. Funeral tomorrow, 9:30 A. M.

LUMBERGER.—Walter, 412 Warren St., Nov. 13, aged 62.

McCONNELL.—Pierce, 106 Crescent St., Nov. 13. Funeral today, 10:30 A. M.

McKNIGHT.—Elizabeth, 3,218 Avenue H, Nov. 14, aged 59. Funeral tomorrow, 2 P. M.

O'KEEFFE.—Mary A., 50 Buchanan Place, Nov. 14. Funeral tomorrow, 9:30 A. M.

PRETTYMAN.—Sallie, 788 President St., Nov. 14, aged 57. Funeral tomorrow.

REGAN.—Denis F., 210 Harrison St., Nov. 14. Funeral tomorrow, 9 A. M.

ROSS.—Barbara, 606 Vanderbilt St., Nov. 14, aged 57.

SHAFER.—John D., 461 45th St., Nov. 14. Funeral private.

SHARP.—Patrick, 37 Marcy Av., Nov. 13, aged 50.

STUCHFIELD.—Walter A., 444 5th St., Nov. 13. Funeral today, 2 P. M.

TAYLOR.—Matilda S., 138 Hooper St., Nov. 14.

TITCHNER.—George, 565 Chauncey St., Nov. 14. Funeral tomorow, 1:30 P. M.

WILSON.—Helen, 514 51st St., Nov. 14. Funeral tomorrow, 2 P. M.

Hoboken, Jersey City, and Newark.

AYRES.—William S., 327 Washington St., Newark, Nov. 14, aged 73.

BURNS.—Margaret, 519 Park Av., Hoboken, Nov. 14. Funeral tomorrow, 8:30 A. M.

MENZA.—Rosa, Newark, Nov. 13, aged 21.

RYAN.—Matthew, 193 South St., Jersey City, Nov. 13. Funeral today, 7:45 A. M.

SCHENK.—Charles, 9 Sherman Place, Jersey City, Nov. 14, aged 70.

SCHWERDTFEGER.—Emil, 154 Academy St., Jersey City, Nov. 13, aged 52.

SMITH.—Edward, 10 Jefferson St., Newark, Nov. 14.

TAETZSCH.—Gustave, Newark, Nov. 14, aged 60. Funeral today, 8:30 A. M.

THOMPSON.—Florence, 56 Warren St., Newark, Nov. 14.

WATSON.—Elizabeth, 231 South Orange Av., Newark, Nov. 14, aged 38. Funeral tomorrow.

ZATTA.—Rosie, 613 Willow Av., Hoboken, Nov. 13. Funeral tomorrow.

Long Island.

BERG.—Julia, Elmhurst, Nov. 13. Funeral today, 9:30 A. M.

HENDRICKSON.—Abraham, Hicksville, Nov. 14, aged 77. Funeral tomorrow, 1 P. M.

HOLMES.—Mae, Mineola, Nov. 13.

SPENCE.—Elizabeth M., Cedarhurst, Nov. 13.

TISCHER.—William J., Rockville Centre, Nov. 13. Funeral today, 3 P. M.

Westchester County.

CALENBERG.—Henry S., New Rochelle, Nov. 13, aged 78.

NOSSITTER.—Marianna, Tarrytown, Nov. 14, aged 89. Funeral today, 2:30 P. M.

In Memoriam.

BAAR.—Bertha; unveiling monument Mount Neboh Cemetery Nov 22, 3 P. M.

BROWN.—John J.; mass St. Thomas's Church Nov. 21, 10 A. M.

COHN.—Morris, in memory of; died Nov. 16, 1911.

CURREN. — Thomas E.; mass St. John's Church, Newark, N. J., tomorrow, 9 A. M.

FARRELL.—Annie; mass St. John the Baptist Church, Brooklyn, today, 8 A. M.

HANLEY.—Thomas F.; mass St. James's Church, Newark, N. J., Nov. 16, 8:30 A. M.

HIRSCH.—Murray, in memory of; died Nov. 17, 1912.

JACOBY.—Emil; unveiling monument Maimonides Cemetery Nov. 22, 2 P. M.

KLINGER.—Sarah, in memory of; died Nov. 18, 1908.

MARIANO.—Mrs. R. D., in memory of; died Nov. 16, 1907.

SAMETZ.—Flora; unveiling monument Machpelah Cemetery Nov. 22, 2:30 P. M.

ST. AUGUSTINE'S BRANCH, L. C. B. A.—Deceased members St. Augustine's Church, Brooklyn, Nov. 20, 9 A. M.

SCHEUER. — Julius; unveiling monument Maimonides Cemetery Nov. 22, 2:30 P. M.

SHEEHAN.—Mary; mass Nativity Church, Brooklyn, Nov. 19.

SLATER.—Richard A., in memory of; died Nov. 20, 1912.

SPECHT.—Fred, in memory of; died Nov. 17, 1912.

STERNEFELD.—Gertrude; unveiling monument Union Fields Cemetery Nov. 22, 2:30 P. M.

URSULINE PROVINCIAL AUX.—Deceased members; mass St. Patrick's Cathedral Nov. 21, 10 A. M.

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THE FINANCIAL SITUATION IN AMERICA AND EUROPE

The Federal Reserve Banks formally enter upon their career today. We pass from one banking system to another, and have promise of escaping from the more serious disadvantages of the old system while at the same time supplementing and safeguarding the much in it that was good. Even in ordinary times this would be an event of much favorable significance to the business of this country. Coming as it does at a time when war has put trade all over the world under handicap, this event may in some respects be said to take on added importance. We are, or have been, in need of protecting our gold supply without adopting measures to that end which would react to our own disadvantage. We are in need of handling such unusual problems as the great restriction of cotton exports has put upon us. We are in need, too, of giving the fullest possible encouragement compatible with sound practice to the reawakening development of our trade at home and our trade abroad, both of which were subjected to such a severe shock by the war which three and a half months ago swept over Europe.

The Federal Reserve Bank system will no doubt be found capable under wise direction of contributing importantly to all of these objects. There is in the new system the danger of inflation. It is the danger inherent in a powerful weapon if not properly handled. That danger must be guarded against, for in the wake of inflation would come ills much greater than those we now suffer from or were lately suffering from so much more than we are now. For there has been great improvement in our general situation within the last few weeks. That danger fortunately is recognized in the quarter where most effective precautions against it can be adopted. The policy which the Federal Reserve Board laid down last week in respect to rediscounts by the Reserve Banks showed clearly that it recognizes the importance of the banks under its supervision exercising wise discretion in limiting their facilities to the encouragement of the genuine demands of trade. That in the main was an object clearly outlined in the law itself. The attainment of that object was clearly in the minds of the Federal Reserve Board when it formulated its instructions in the matter of rediscounts. There will be pressure encountered to have the banks and the board depart from this sound policy, but that pressure should be steadily resisted. The danger of inflation will be reduced to a minimum if the facilities of the Reserve Banks are placed exclusively at the service of the actual processes of trade and are withheld, as the spirit of the law requires that they should be withheld, from investment and speculative purposes. We use both of those words in their restricted sense.

It is a happy omen that the new banks are to start on their career today when in reviewing the events of the past week it is possible to find so much evidence of improvement which is not altogether independent of the fact that the new banking system is from now on to be at work, but which had its real origin in events apart from the establishment of the new banks. Today the Cotton Exchanges in New York and New Orleans open for unrestricted trading; today, too, the public market for unlisted stocks formally opens, although trading without price restrictions has been going on there for the last three business days. Nor is that by any means all of the evidence of current financial and trade improvement. The Stock Exchange, by lifting price restrictions from listed State and municipal bonds has laid the first foundation for the re-establishment of an open market in listed securities and with this first step taken there is increased reason for expecting further action in the very near future toward restoring a natural market in stocks. The Stock Exchange showed courage in closing. It will have to show courage in reopening. It cannot wait until no obstacles in the way of reopening suggest themselves to the cautious mind. There will always be such obstacles to be confronted upon the resumption of trading after it has been suspended for several months. The change need not, should not, be made abruptly, but the change must be made some time, and now is none too soon to begin. Indeed, a beginning though a small one, has been made. Let the next step not be long delayed.

To be able to say this much about the events of last week is to record very real progress, but underlying that progress and of even wider significance is the change which has come about in the foreign exchanges. It was possible last Thursday, for the first time since war began, to say that sterling exchange was quoted at a normal price. That means a very great deal. When we recall that one of the most serious of the difficulties which confronted us in August, a difficulty which persisted throughout September and a large part of October, was the making of provision for our maturing obligations abroad, it is easy to realize that great significance attaches to a movement of exchange rates in our favor. With sterling exchange far above the gold export point there was constant pressure upon our stock of gold, upon our bank reserves. That necessarily induced a feeling of caution which checked credit and heightened interest rates. We had to pay our debts abroad—that came to be universally recognized—and yet it was seen that it would be gravely inconvenient to continue to make payment in gold which can be used only as any other commodity is used in the settlement of debts out of the country but which within the country supplies the reserve basis of credit.

Any change which means that the pressure upon our gold has been lifted is a change very greatly for the better. Such a change was the decline in sterling exchange last week from above $4.90—that rate in itself seemed normal by contrast with the $5, $6, and even $7 rates which prevailed in the early days of the war—to below $4.87. Twice in the last five years the mid-November rate had been higher than that. There was a rebound from that low point, but the market rested easy well under the gold export point. One meaning of this change is that we have so reduced our debt abroad that it is no longer a very pressing problem. Further than that it means that we are now exporting other commodities in sufficient quantity to do away with the necessity of converting our bank reserves into a commodity for export.

We still have a considerable amount due abroad. It may be found later that the day-to-day supply of exchange is not quite equal to the task of meeting these obligations, but with the tide running generally in our favor it will be increasingly easy to postpone the payment of some of our debts on the other side should we care to do so. For Europe is buying here in great quantity, and will no doubt continue to do so. Europe for its own sake will want to protect its exchange rates for abnormally low exchange here would mean high prices for American goods bought by Europe. With this prospect ahead it will be natural to find Europe in an accommodating spirit in respect to our payment of a temporary balance against us. In German exchange the tide is running full in our favor. The rate is very far below the gold import point. Many bankers see in that a foreshadowing of what is likely to take place in sterling exchange unless England freely parts with gold, and if it did that very great advantage would flow to us. The course of trade in recent months and what very lately has been happening in the exchange market gives added force to the prediction not now uncommon that we shall soon get back much of the gold with which we have parted since the outbreak of the war, or with which we may have yet to part should the exchanges again turn temporarily against us during the time we are engaged in clearing up the obligations we had to Europe when the war broke out.

Any such outlook, however, must be modified by the fact that taking all the accounts in the balance sheet into consideration we are still far from being a creditor nation. We cannot be that so long as the amount of foreign capital invested here largely exceeds the capital which we ourselves have invested abroad. Europe for an indefinite time to come will be in a position, if it wishes, to send us back our securities in payment of goods bought here. Will Europe do this? It is not reasonably to be expected that she will to any very great extent. The mere fact that in many respects our securities will be better worth having than those of other countries will lead European investors to retain their American holdings. When the markets reopen no doubt a considerable amount of stocks and of bonds will be sold here, but the percentage of those sales to the total of our securities which Europe holds will in all likelihood be very small.

We start our new banking system under happy auspices—the auspices of clearly apparent improvement after a period of strain which in some of its aspects had never before been paralleled. The rapid easing of money rates and the retirement in large amounts of the additional currency put out during the Summer are further proofs that we are passing into a more comfortable period.

SKIES BRIGHTEN IN LONDON.

Demand for Our Securities — Employment Conditions Better.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 15.—Sentiment was more hopeful yesterday than at any time since the war began. The moratorium is almost forgotten; the metal market has reopened; Lancashire is busier; employment is better, and Eastern trade is reviving, after the destruction wrought by the Emden. Three small new capital issues were successfully launched this week. Tonight the Royal Mail Steamship Company announces an issue of £750,000 5 per cent. bonds at 97½.

The Government has asked for a further war credit, making war expenditure £325,000,000 for eight months. This compares with £60,000,000 per month for Germany, as admitted by the economist Wolff. The Stock Exchange settlement is now proceeding satisfactorily. The only reward of the opposition to the plan announced last week was an amendment allowing the payment of higher interest a substitute for margin.

There is now a demand for American securities at the fixed minimum prices, for the first time since these were established. The money market is quit, pending nws about the war loan. The tendency is easier, despite a better supply of bills from the Far East and from America, owing to freer working of exchange.

RELEASE PARIS FUNDS.

Nearly Half of Bourse Carry-over Loans to be Reimbursed.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 15.—The agents de change will help the situation by reimbursing 40 per cent. of the Bourse carry-over loans which have been overdue ever since last July. The Bank of France is providing some $40,000,000 for this purpose on the guarantee of the agents de change. So far, however, no similar relief has been offered to creditors on the unofficial coulise, where about $40,000,000 is overdue.

An exchange of views is going on between London and Paris in respect to the reopening of the London Stock Exchange and the Bourse here, but hopes of business being resumed next week seem premature. It is thought probable, however, that trading may be resumed on Dec. 1.

The Swiss Federal loan, amounting to $10,000,000, was three times oversubscribed, although French national defense bonds are still being offered. Excepting check on London, all exchange quotations are absolutely nominal. Current banking business is of the scantiest proportions.

SHIPLOAD OF DYES ARRIVES.

Matanzas Brings $1,000,000 Cargo from Germany for Textile Mills.

More than a million dollars worth of dyes from Germany were brought into port today by the American steamer Matanzas. The cargo was taken from Germany by rail to Rotterdam, where it was received by the Matanzas. The arrival of the material will result in a renewal of activity in some branches of the textile industry, it is said, and the consequent employment of a large number of operatives who have been idle.

The Matanzas, owned by the New York and Porto Rico Line, sailed from New York on Oct. 7 under charter of a committee headed by Herman A. Metz and Adolph Kruttroff to bring over the dyestuffs with the assurance of the British Government that she would not be molested. The ship was brought through the English Channel and the North Sea by an English pilot familiar with the location of the mines in those waters.

WEEK'S PRODUCE MARKETS.

CHICAGO.

WHEAT.

	—Dec.— High.	Low.	—May— High.	Low.
Nov. 9	$1.17⅞	$1.16⅜	$1.24½	$1.23⅝
Nov. 10	1.17	1.15⅝	1.24	1.22¼
Nov. 11	1.16⅜	1.14⅝	1.23⅝	1.21⅛
Nov. 12	1.16	1.14⅛	1.23⅛	1.21
Nov. 13	1.16½	1.14	1.22⅝	1.20½
Nov. 14	1.15⅝	1.14½	1.21½	1.20⅝
Week's range	1.17⅞	1.14	1.24½	1.20¼

CORN.

	—Dec.— High.	Low.	—May— High.	Low.
Nov. 9	70⅝	69¾	73¾	72⅝
Nov. 10	69⅝	68⅝	72⅝	71½
Nov. 11	68⅝	68	71⅞	71¼
Nov. 12	69¼	68½	72¼	71⅜
Nov. 13	69⅛	68¼	72¼	71⅜
Nov. 14	68⅝	68¼	71⅝	71⅝
Week's range	70⅜	68	73⅜	71¼

OATS.

	—Dec.— High.	Low.	—May— High.	Low.
Nov. 9	50⅜	49⅞	54⅜	53⅜
Nov. 10	50	49	53⅝	53
Nov. 11	49⅝	49	53⅝	52⅞
Nov. 12	49⅞	49¼	53⅜	53⅛
Nov. 13	50¼	49½	53⅞	53½
Nov. 14	49¾	49⅜	53⅝	53¼
Week's range	50⅜	49	54⅜	52⅞

Provisions.

LARD.

	—Jan.— High.	Low.	—May— High.	Low.
Nov. 9	10.42	10.35	10.55	10.52
Nov. 10	10.40	10.30	10.52	10.47
Nov. 11	10.45	10.40	10.62	10.57
Nov. 12	10.60	10.50	10.70	10.62
Nov. 13	10.55	10.45	10.65	10.60
Nov. 14	10.47	10.40	10.65	10.52
Week's range	10.60	10.30	10.70	10.47

RIBS.

	—Jan.— High.	Low.	—May— High.	Low.
Nov. 9	10.42	10.32	10.65	10.60
Nov. 10	10.32	10.17	10.67	10.50
Nov. 11	10.27	10.20	..	..
Nov. 12	10.35	10.22	..	..
Nov. 13	10.37	10.17	10.65	10.52
Nov. 14	10.25	10.17	10.55	10.32
Week's range	10.42	10.17	10.67	10.50

PORK.

	—Jan.— High.	Low.	—May— High.	Low.
Nov. 9	19.55	19.50	19.90	19.80
Nov. 10	19.50	19.15	19.82	19.55
Nov. 11	19.35	19.12	19.72	19.52
Nov. 12	19.40	19.17	19.80	19.57
Nov. 13	19.25	19.02	19.75	19.50
Nov. 14	19.10	19.10	19.60	19.52
Week's range	19.55	19.02	19.90	19.50

FINANCIAL.

October 28, 1914.

TO THE LAKE SHORE & MICHIGAN SOUTHERN RAILWAY COMPANY:

The undersigned, the Guaranty Trust Company of New York, hereby resigns as Trustee under a certain Indenture entered into on the Eighteenth day of November, 1903, by and between the Lake Shore & Michigan Southern Railway Company and the Guaranty Trust Company of New York, Trustee, securing an issue of Lake Shore & Michigan Southern Railway Company 25-Year 4% Gold Bonds, dated November 18, 1903, such resignation to take effect November 15, 1914.

GUARANTY TRUST COMPANY OF NEW YORK.
By A. J. HEMPHILL, President.

October 28, 1914.

TO THE LAKE SHORE & MICHIGAN SOUTHERN RAILWAY COMPANY:

The undersigned, the Guaranty Trust Company of New York, hereby resigns as Trustee under a certain Indenture entered into on the Twelfth day of March, 1906, by and between the Lake Shore & Michigan Southern Railway Company and the Guaranty Trust Company of New York, Trustee, relating to the Lake Shore & Michigan Southern Railway Company 25-Year 4% Gold Bonds of 1906, such resignation to take effect November 15, 1914.

GUARANTY TRUST COMPANY OF NEW YORK.
By A. J. HEMPHILL, President.

WEST KENTUCKY COAL COMPANY First Mortgage Five Per Cent. Thirty-Year Gold Bonds.

The Equitable Trust Company of New York, successor by merger to The Trust Company of America, as Trustee under the mortgage of the West Kentucky Coal Company, dated July 1st, 1905, hereby invites tenders for the sale to it, under the provisions of said mortgage, of as many bonds secured thereby as will exhaust the sum of Thirty thousand five and 28-100 Dollars ($30,005.28) at a price not to exceed 105% and accrued interest; bonds to be presented for payment on January 1st, 1915. Sealed tenders will be opened at the office of The Equitable Trust Company of New York, No. 37 Wall Street, New York City, at 12 o'clock noon November 27th, 1914, and should be endorsed "Tenders for the Sinking Fund of the West Kentucky Coal Company."

The right is reserved to reject any and all tenders.

Dated New York, N. Y., November 5th, 1914.
THE EQUITABLE TRUST COMPANY OF NEW YORK,
Successor Trustee.
By LYMAN RHOADES, Vice President.

THE SPANISH-AMERICAN IRON COMPANY FIRST MORTGAGE 6 PER CENT. BONDS, DUE JULY 1ST, 1927.

Pursuant to the terms of the mortgage dated August 7, 1907, the undersigned invites tenders of the above bonds for sale and delivery as of January 1st, 1915, at a price not exceeding par and interest, to the extent of $104,268.70, the sum now available in the Sinking Fund.

Sealed tenders, stating the numbers of bonds offered, should be addressed to GIRARD TRUST COMPANY, Trustee, Sinking Fund Spanish-American Iron Company First Mortgage 6 Per Cent. Bonds, and will be received until 3 P. M., November 25, 1914.

GIRARD TRUST COMPANY, Trustee.
GEORGE H. STUART 3D, Treasurer.
Philadelphia, Pa., November 14, 1914.

POCAHONTAS CONSOLIDATED COLLIERIES COMPANY, INCORPORATED, FIFTY-YEAR FIVE PER CENT. GOLD BONDS.

Notice is hereby given, pursuant to the terms of the Mortgage dated July 1st, 1907, that the undersigned, as Trustee, will receive sealed proposals up to 2 P. M. on the 7th day of December, 1914, for the sale to it of bonds as above described sufficient to use the sum of $32,455.86. The undersigned reserves the right to reject any or all tenders.

THE NEW YORK TRUST COMPANY, Trustee.
By H. W. MORSE, Secretary.
New York, October 31st, 1914.

October 24th, 1914.

Notice to Holders of New York Athletic Club Debenture Bonds:

The issue of New York Athletic Club Debenture Bonds, maturing December 1, 1915, are hereby called for redemption on December 1, 1914, as provided in indenture, after which date interest will cease.

Bonds with coupons attached should be presented at the club office, 58 West 59th Street, New York City, for payment.

M. S. PAINE, Treasurer.

BOND MAN

Wanted—By established banking firm, high-grade, experienced bond man controlling good clientele and having thorough knowledge of general bond business. Excellent opportunity for advancement to the right man. Full particulars required and all information to be treated confidentially. A. B. C., Box H 84 Times Annex.

MASON CITY & FORT DODGE RAILROAD COMPANY.

The coupons of the First Mortgage Bonds of this Company, due December 1st, 1914, will be paid on and after that date on presentation at the office of J. P. Morgan & Co., 23 Wall Street, New York.

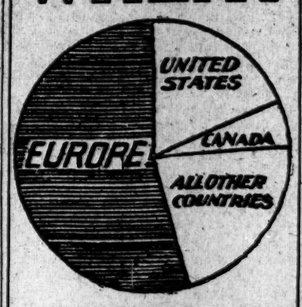
J. F. COYKENDALL, Secretary.
Chicago, Ill., Nov. 9, 1914.

LEGAL NOTICES.

NOTICE IS HEREBY GIVEN THAT THE Association of National Advertising Managers, a domestic membership corporation, having its principal office in the Borough of Manhattan, City, County, and State of New York, will apply to the Supreme Court of the State of New York, at a Special Term, Part I., thereof, to be held in the County Court House in the County and City of New York, on the 30th day of November, 1914, at 10:30 o'clock in the forenoon of that day, or as soon thereafter as counsel can be heard, for an order authorizing said corporation to change its corporate name to "Association of National Advertisers, Inc."

Dated New York, November 10, 1914.
ASSOCIATION OF NATIONAL ADVERTISING MANAGERS.
By C. W. PATMAN, Secretary.
HARRY D. NIMS, Attorney for Petitioner, 32 Liberty Street, New York City.

Telephone Broad 2505
WHEAT



World's supply of wheat. Shaded portion shows production affected by war.
Send for our Special Grain Letter R.
RENSKORF, LYON & CO.
Members { New York Stock Exchange. New York Cotton Exchange. Chicago Board of Trade.
33 NEW ST. (GROUND FLOOR.) New York.

The New York Cotton Exchange Opens November 16th
How to Trade in
COTTON
and the possibilities offered in the
COTTON MARKET
Booklet mailed promptly on request
MOYSE & HOLMES
Members
New York & New Orleans Cotton Exch's, New York Stock Exchange
26 Beaver St., New York
Phone 5887 Broad.

WHEAT
Exhaustive Statistics and General Information Covering a Period of 20 Years
Copy Upon Request
Keusch & Schwartz Co., Incorporated
MEMBERS { NEW YORK PRODUCE EXCHANGE. CHICAGO BOARD OF TRADE. BUFFALO CHAMBER OF COMMERCE. PHILA. COMMERCIAL EXCHANGE.
Direct Private Wires to the Chicago Board of Trade. Instantaneous Service
Produce Exchange, New York

We Buy and Sell
Maxwell Motor
Standard Oil
Securities.
SLATTERY & CO.
Dealers in Investment Securities,
40 Exchange Place. Tel. 4361 Broad.
Established 1908.

Tobacco (all) Stocks
Powder Stocks
Baking Stocks
Standard Oil Stocks
Quotations furnished on all listed and unlisted securities upon request.
Douglas Fenwick & Co.
34 Wall St. Phone 4220 John.

The New Banking System

The new Federal Reserve Banks, as provided for in the Federal Reserve Act, have been established in twelve of the principal cities of the United States, and will open for business *to-day, Nov. 16.*

The purpose of this new law is "to provide for the establishment of Federal Reserve Banks, to furnish an elastic currency, to afford means of rediscounting commercial paper, and to establish an effective supervision of banking in the United States."

We have prepared a revised digest of this Act which will enable you to readily obtain a comprehensive idea of its provisions; and shall be pleased to supply copies upon request.

Ask for Booklet B-369.

Guaranty Trust Company of New York
140 Broadway
Fifth Avenue Branch, 5th Ave. & 43d St.
London Office, 33 Lombard St., E. C.
Capital and Surplus, - - $30,000,000

Astor Trust Company

Earnings for Idle Funds

Capital not at present needed in your business, or capital awaiting investment, can earn its return if deposited in the Astor Trust Company. Arrangements can be made for interest on such deposits subject to check; and a higher rate of interest may be had, if funds are left for a specified period, on one of our Time Certificates of Deposit. The interest is computed from the date of receiving the money.

Consult our Officers regarding your Reserve Account, or ask for our booklet on Certificates of Deposit.

Trustee for Personal Trusts
FIFTH AVENUE & 36TH STREET, NEW YORK

THE War has made possible unusual investments in the bonds and preferred stocks of Public Utilities in this country, but it has not decreased their earnings.

We are recommending especially the First Mortgage bonds of a western water power and lighting company and the guaranteed preferred stock of an eastern electric company.

Send for descriptions.

William P. Bonbright & Co.
Incorporated
14 Wall Street New York
PHILADELPHIA BOSTON DETROIT
LONDON: William P. Bonbright & Co. PARIS: Bonbright & Co.

Exempt from the Federal Income Tax

$250,000

City of Salt Lake City, Utah

Coupon 4½s

Dated May 1, 1914 Due May 1, 1934

Principal and Interest Payable in New York City.

Population (1910), 92,777. Population now estimated 109,000

Net debt less than 4¾% of assessed valuation.

Price 99 & Int. yielding 4.58%.

Blodget & Co.
30 Pine St., New York
60 State St., Boston

Merrill, Oldham & Co.
35 Congress St., Boston

WHEAT
The progress of the European war is reflected in
The Price of Wheat
We are Specialists in
1000 Bushel Odd Lots
(Corresponding to 10 shares)
Bought and sold by us on
Chicago Board of Trade
Also full lots of Grain and Provisions in all Markets
Send for Special Wheat Circular.
Morris & Wilmarth
33 Broadway New York
Telephone Broad 2580-9
Members: N. Y. Produce Exchange, New York Coffee Exchange, Chicago Board of Trade, Consolidated Stock Exch. of N. Y.

ATLANTIC CITY, N. J.
Improvement reg. 4½s
Maturing July 1, 1944.
And other high-grade Municipal Bonds.
Full particulars upon application.
R. M. GRANT & CO.,
NEW YORK Bankers CHICAGO
31 Nassau St. 111 W. Monroe St.

Colorado Power Com.
Wheeling Electric Pfd.
American Light & Traction Com. & Pfd.
American Gas & Electric Com.
Western Power Com.
Williams, Dunbar & Coleman
60 Wall St. Phone 6320 Hanover. N. Y.

CHARTERED 1864
UNION TRUST CO. OF NEW YORK
80 BROADWAY.
Fifth Ave. & 22nd St. Fifth Ave. & 60th St.
Capital & Surplus, $3,300,000.
Allows Interest on Deposits.

SAVINGS AND LOAN ASSOCIATION.
The Franklin Society 4½%
Founded 1893. Under Banking Law. War cannot affect its securities. Savings share accounts of $10 or more opened on or before Nov. 30th earn from Dec. 1st. Begin now or write for Booklet A. 58 Park Row, New York City.

Standard Oil
Since the resumption of unrestricted trading in Standard Oil Stocks last week, they have enjoyed a sharp rise in prices.
Call or write to our Department of Service for information on any of these issues.
F. S. Smithers & Co.
ESTABLISHED 1857
66 Exchange Place
MEMBERS N. Y. STOCK EXCHANGE

To the Holders of Stock Trust Certificates issued in Respect of
Preferred and Common Stock
OF THE
CHICAGO GREAT WESTERN RAILROAD COMPANY
Pursuant to the Voting Trust Agreement Dated September 1, 1909

Holders of outstanding Stock Trust Certificates of the Voting Trustees are notified to present the same for exchange prior to December 1, 1914. Upon and after that date, payment of Two Cents per share will be required under the Federal Stamp Tax Act.
Dated New York, November 12, 1914.

GEORGE F. BAKER,
ROBERT FLEMING,
Surviving Voting Trustees.

October 31st, 1914.
THE GIRARD TRUST COMPANY, TRUSTEE, BROAD AND CHETSNUT STS., PHILADELPHIA, PENN.

Gentlemen: We beg to advise you that under authority given in the mortgage dated January 25th, 1913, between this Corporation and the Girard Trust Company, Trustee, securing the issue of $4,000,000 First Serial Sinking Fund 6% Gold Bonds of this Company, we hereby give you notice of the call for redemption on February 1st, 1915, out of funds now on deposit in the Sinking Fund, Bonds Nos. 1, 2, 3, 4, 5, 6, and 7, Series "A," and request that you make payment for the said bonds upon presentation February 1st, 1915, at the price of 103 and interest, as provided in said Mortgage. Respectfully,
ST. LAWRENCE PULP & LUMBER CORP.
Per J. K. TRIMBLE, Secretary.

MEETINGS AND ELECTIONS.

SANTIAGO BREWING COMPANY.
NOTICE OF SPECIAL MEETING.
64-66 Wall St.
New York City, November 6th, 1914.

To the Stockholders of the Santiago Brewing Company:

Notice is hereby given that a special meeting of the stockholders of Santiago Brewing Company, a New York corporation, will be held on the 30th day of November, 1914, at 11 o'clock A. M., at the principal office of said Company, No. 64 Wall Street, Borough of Manhattan, New York City.

(a) to consider a proposition to increase the capital stock of the Company from the present amount thereof, to wit: $300,000, divided into three thousand (3,000) shares of the par value of $100 each, all of which is common stock, to $850,000, divided into three thousand five hundred (3,500) shares of the par value of $100 each, of which five hundred (500) shares shall be Six Per Cent. noncumulative preferred stock, and three thousand (3,000) shares shall be common stock;

(b) to authorize the issue of $27,000 par value of the preferred stock of said Company for the surrender and cancellation of the coupons appertaining to the said Company's Ten Year Six Per Cent. Redeemable Debenture Bonds at present issued and outstanding, maturing October 1st, 1914, April 1st, 1915, and October 1st, 1915, having an aggregate face value of $27,000;

(c) to consider such other business as may properly come before the meeting.

W. H. HALE, Secretary.

HENRY R. WORTHINGTON.
Notice of Annual Meeting.

Notice is hereby given that the Annual Meeting of the Stockholders of Henry R. Worthington will be held at the office of the Company, Harrison, New Jersey, on Tuesday, the 1st day of December, 1914, at 2 o'clock in the afternoon, for the election of directors, the approval and ratification of all acts and proceedings of the Board of Directors and officers of the Company since the last meeting of stockholders, and the transaction of such other business as may come before the meeting.

The minute books of the said Board of Directors will be at the office of the Company open to the inspection of any stockholder of record at the time of said meeting.

In accordance with the laws of the State of New Jersey no stock can be voted upon that has been transferred within twenty days next preceding the date of the election.

The transfer books of the Company will be closed November 9th, 1914, at three o'clock in the afternoon, and remain closed until December 2nd, 1914, at ten o'clock in the forenoon.

By order of the Board of Directors.
NATHAN N. CLARK, Assistant Secretary.
New York, November 9th, 1914.

VIRGINIA RAILWAY & POWER CO.
149 Broadway, New York, October 27, 1914.

Notice is hereby given that the Annual Meeting of the Stockholders of the Virginia Railway and Power Company will be held at the General Office of the Company, in the City of Richmond, Virginia, on Wednesday, November 18th, 1914, at 12 o'clock M.

The transfer books will be closed on Saturday, October 31st, 1914, at 12 o'clock M., and will be reopened on Thursday, November 19th, 1914, at 10 o'clock A. M.

G. B. WILLIAMS, Secretary.

NOTICE IS HEREBY GIVEN THAT A special meeting of the stockholders of 3-5 and 7 West 61st Street Corporation will be held at the office of the corporation, 1,483 Broadway, Room 500, Fitzgerald Building, New York City, on the 7th day of December, 1914, at two o'clock P. M., for the purpose of voting upon a proposition that the corporation be forthwith dissolved.

E. A. REILLY, Secretary.

Chartered 1799.
Bank of the MANHATTAN COMPANY.
New York, October 31, 1914.

Notice is hereby given that an election for twelve Directors of the Manhattan Company will be held at their Banking House, No. 40 Wall Street, in the City of New York, on Tuesday, the 1st day of December next, between the hours of 12 M. and 1 P. M. By order of the Directors.

D. H. PIERSON, Cashier.

DIVIDENDS.

NATIONAL BISCUIT COMPANY
67th PREFERRED DIVIDEND

THE Board of Directors have declared the sixty-seventh consecutive quarterly dividend of one and three-quarters (1¾) per cent on the Preferred Capital Stock of the Company, payable November 30th, 1914, to stockholders of record at the close of business, November 16th, 1914. Transfer books will not be closed. F. E. BUGBEE, Treasurer.

OFFICE OF READING COMPANY.
Philadelphia, November 14, 1914.

The Board of Directors has declared from the net earnings a Quarterly Dividend of One Per Cent. (1%) on the First Preferred Stock of the Company, to be paid on December 10, 1914, to stockholders of record at the close of business, November 24, 1914. Checks will be mailed to stockholders who have filed dividend orders with the Treasurer.

JAY V. HARE, Secretary.

GENERAL CHEMICAL COMPANY.
25 Broad Street, New York, October 28, 1914.

A quarterly dividend of one and one-half per cent. (1½%) will be paid December 1, 1914, to Common stockholders of record at 3 P. M. November 19, 1914.

LANCASTER MORGAN, Treasurer.

PROPOSALS.

SEALED PROPOSALS will be received at the office of the Lighthouse Inspector, Tompkinsville, N. Y., until 2 o'clock P. M. November 24, 1914, and then opened, for furnishing and delivering to the General Lighthouse Depot, Tompkinsville, N. Y., 10,000 lbs. of brass castings and 2,000 lbs. of gun metal castings, from January 2, 1915 to June 30, 1915. Blank proposals and particulars may be obtained by addressing the Lighthouse Inspector, Tompkinsville, N. Y.

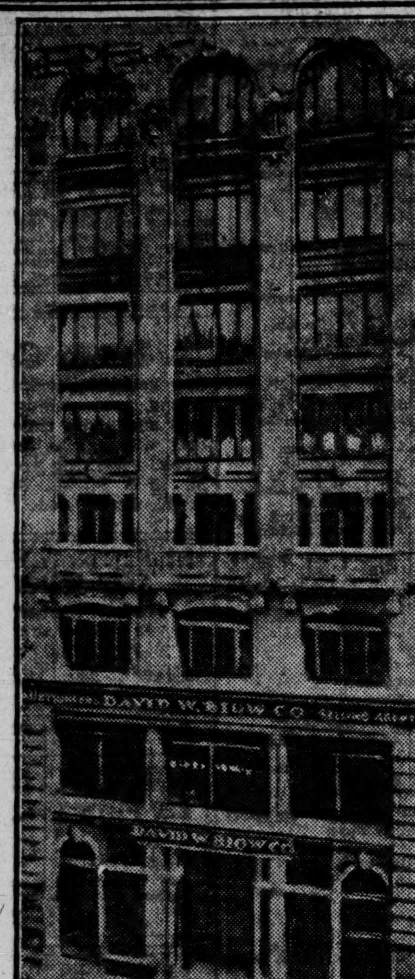
WEST POINT, N. Y., NOV. 16, 1914.—Sealed Proposals, in triplicate, subject to the usual conditions, will be received here until twelve o'clock noon, December 1, 1914, for resurfacing main road from South Dock to South end of Military reservation. For further information, address Quartermaster.

PUBLIC NOTICE.

The United States National Bank located at Pittsburgh, in the State of Pennsylvania, is closing its affairs. All note holders and other creditors of the association are therefore hereby notified to present the notes and other claims for payment.

E. S. JOHNS, Cashier.
Dated October 23d, 1914.

G. M.-P. Murphy & Co.
43 EXCHANGE PLACE,
NEW YORK
Executive reorganization and operation of Industrial properties



New Sales Rooms

DAVID W. BIOW CO.

WHOLESALE AUCTIONEERS

520-522 Broadway

Between Spring and Broome Sts.



Furniture Manufacturers' Exhibit and Display of Foreign Novelties, AT WHOLESALE.

Dealers permitted to bring their customers.

Merchants & Manufacturers Sales Syndicate,

GRAND CENTRAL PALACE,

46th St., Lexington Av., 47th St.

LOOKING FORWARD.

Prominent Economist Thinks England May Be Richer at End of War.

That England may, in the end, gain financially as a result of the present conflict is pointed out by Edgar Crammond, an English economist, in a discussion of the economic effects of war reviewed in today's Annalist. After citing financial results of other wars to show what may happen in this one, he states that the main factors which determine the cost of war are:

The number of troops employed, the length of the war, and the extent of the economic development or the wealth of the belligerent powers. In respect of the destruction of life and wealth, the war of 1914 cannot fail to eclipse any war that has taken place in the history of the world, because six out of the seven great monetary centres of the world are directly involved.

Of England's position he says:

We stand to lose and lose very heavily in the course of this vast war, but there is no occasion for despair. On the eve of the outbreak of war I estimated our national wealth at $80,000,000,000 and our national income at $10,000,000,000. Taking the most unfavorable view possible, namely, that at the end of the war we find we have lost in direct and indirect expenditure say, half a year's income, and, say, one-sixteenth part of our capital, we shall still be a very rich nation. Relatively we shall be far richer than we were at the beginning of the war; and we may rest under the absolute certainty that, provided we keep the sea, we shall at the conclusion of the war be in a better position than any other power—not excepting the United States—to take full advantage of the vast expansion of trade which the experience of all previous wars justifies us in believing will then take place throughout the world.

"The United States Treasury and banks," Mr. Crammond says, "contain an enormous stock of gold, but it may be doubted whether New York possesses either sufficient reserves of capital or an adequate number of experts in haute finance to enable her to take up the rôle which London has filled so well. Moreover, America probably owes the United Kingdom in one shape and another $3,000,000,000, and the supreme test of New York's financial strength will be applied in the course of the next few months, when London attempts to move an appreciable portion of her credits to this side of the Atlantic at a period when in all probability Paris and Berlin will also be trying to do the same thing with their credits in New York."

TOY FACTORIES RUSHED.

Lack of German Competition Causes Big Holiday Orders Here.

Special to The New York Times.

BINGHAMTON, N. Y., Nov. 15.—The war has brought a number of big orders to toy and novelty manufacturers in Binghamton and vicinity. The Williamson Manufacturing Company, which, until this year, met with sharp competition from German toy factories, is rushed with orders, and is working three shifts of eight hours each in an effort to supply the New York toy trade. It is believed that this increase in business will be permanent, and as soon as things slacken the factory will be greatly enlarged.

At Walton the novelty works which manufacture Christmas toys are running overtime, and 100 men have been given employment. The class of toys made by this factory was different from those in Germany, but the absence of the German toy has created the demand.

THIS WEEK'S AUCTION SALES

Monday.

Chas. Shongood.—Bankrupt Sales—Seaboard Wine Growers, Inc., 2 Jones Lane, wines, liquors, fixtures, 10:30; Carbondale Sponge Co., 46 Gold St., sponges, chamois, fixtures, 10:30; Broadway Bicycle & Auto Supply Co., 60 Vesey St., hardware, 10:30.

D. Greenwald, 15 Mercer St.—Hosiery.

D. Greenwald, 1,270 Broadway.—Office furniture, Room 403.

D. Greenwald, 62 West 33d St.—Sheriff's sale cigars and liquors.

Fifth Avenue Auction Rooms, 333 Fourth Av.—Home furnishings of Mr. and Mrs. E. H. Sothern. Sale continues all week, commencing at 2 P. M. each day.

L. Firuski, 70 Bowery.—Jewelry; also men's and women's clothing. Sale continues all week.

H. Perelmutter, 298 Canal St.—Women's and men's furnishings, leather goods, &c.

J. H. Mayers, 57 East 11th St.—Assets, Jacob Wisotsky; fur trimmings, &c.

Jos. Shongood, 94 Bowery.—Unredeemed pawnbrokers' pledges. Sale continues four following days.

Floyd Grant & Co., 776 Seventh Av.—Household furnishings.

Floyd Grant & Co.—Public administrator's sale, estate of Martha D. Scott.

Augustus W. Clarke, 8 West 44th St.—Continuation sale, Mrs. Mary Mandeville Johnston art treasures; all week at 2:30 P. M. each day.

Old Galleries, 43 Liberty St.—Oriental rugs. Sale continues five following days.

American Art Association, 242 Madison Av.—Furnishings of Havemeyer residence. Sale continues five following days.

Tuesday.

Chas. Shongood—Bankrupt Sales—Ploxin Brothers, 112 Franklin St., leather goods, 10:30; Club Laundry, Inc., 410 W. 52d St., horses and wagons, 10:30. Chas. Shongood, assignee sale, Isidore Rubinstein, 83 Ave. B, furniture, 10:30.

Daniel Greenwald, 570 Broadway, Sheriff's sale, office furniture, &c.

Daniel Greenwald, 2,389 Broadway, assignee sale, evening gowns, waists, and suits.

J. H. Mayers, 1,147 Broadway, assets, S. M. Brittingham & Co., men's and women's clothing, &c.

Burling & Dole, 7 Greene St., 850 pieces men's and women's wear, 375 pieces chinchillas and overcoatings, and about 80 pieces serges and linings.

David W. Biow Co., 520 Broadway, men's, youths', and children's clothing.

H. Perelmutter, cloaks, suits, and other wearing apparel for women.

Merle's Rooms, 155 East 125th St., antique furniture, pianos, bric-a-brac, &c.

Van Praag & Co., 31 East 32d St., stock of E. Silvy Co., silks, satins, trimmings, crepes, &c.; also plant and furniture.

Silo's Art Galleries, 58 West 71st St., contents of a private residence.

Wednesday.

L. Kaplan, 1 Lispenard St.—Women's and men's furnishings.

Charles Shongood—Bankrupt sales: Artificial Marble Works, 351 East 61st St., cement, plaster, safe, fix., 10:30; Eugene Kurka, 270 Saw Mill River Road, Yonkers, machinery, 3 P. M.; Ridgely, Boardman & Co., 539 B'way, woolen piece goods, 10:30; Kane Clothing System, 539 B'way, men's furnishings, 10:30.

David W. Biow Co., 520 Broadway.—Women's, misses', and children's wearing apparel.

J. H. Mayers, 607 Tenth Av.—Assets of Charles & Max Asch, consisting of men's and boys' furnishings.

Burling & Dole—Eighty pieces Roman stripe coatings; also cloakings, suitings, Chinchillas, blue, gray, dark mixtures, &c.

D. Hartmann, 8 Greene St.—350,000 pieces glass and china ware; also stag handles, clocks, brushes, &c.

Van Praag & Co., 15 Greene St.—Men's and boys' suits, overcoats, and pants.

Henry Lilly Co., 88 Reade St.—Shoes and rubbers.

Daniel Greenwald, 15 Mercer St.—Diamonds, jewelry, &c.

J. Weisz & Son, 7 Lispenard St.—Men's and women's furnishings, dress goods, and dry goods.

Wilmerding, Morris & Mitchell, 489 Broadway—Woolens for men's and women's wear; also silk and cotton goods.

Anderson Galleries, Madison Av. and 40th St.—At 2:30 and 8 P. M., antique Chinese rugs; sale continues Thursday and Friday.

Thursday.

Charles Shongood—Assignee Sale—Lonow & Koot, 920 Intervale Av., Bronx, dress goods and fixtures, 10:30.

Daniel Greenwald, 263 Greene St.—Sheriff's sale, machinery, office furniture, linings, &c.

Van Praag & Co., 105 East 29th St.—Executor's sale, women's silk underwear, silks, laces, gowns, &c., from estate of Wm. Klatsco.

Harry M. Moses, 309 Broadway—Estate of John R. Costen, diamonds, rubies, emeralds, jewelry, &c. Sale continues Friday.

A. Kaliski, 88 University Place—Household effects. Sale continues Friday.

J. W. & W. H. Reid, 299 Columbia St., Brooklyn—Clocks, plate ware, cutlery, suit cases, &c.

Silo's Art Galleries, 546 Fifth Av.—English antiques. Sale continues Friday and Saturday.

Friday.

Leopold Gans Co., 46 Wooster St.—Salvage stocks, women's furnishings, misses' and children's dresses, cotton piece goods, gloves, embroideries, trimmings, and notions, also quantity of wool yarn.

David W. Biow Co., 520 Broadway—General merchandise, cloaks, suits, &c.

Burling & Dole—Handerchiefs, damasks, napkins, raw silk, cotton and piece goods, &c.

Van Praag & Co.—Diamonds, gold and gold-filled jewelry, also 5,000 pieces metal goods.

D. Hartmann, 8 Greene St.—Furs, scarfs, muffs, coats, &c.

Leopold Gans, 46 Wooster St.—Men's, boys' and children's clothing.

Samuel H. Richmond and Wm. Livingston, 27 Greene St.—Combination velvet and satin dresses, broadcloths, pile fabrics, suits and coats, children's bearskin coats, waists, sweaters, &c.

Henry Lilly Co., 88 Reade St.—Shoes and rubbers.

Merwin Sales Co., 16 East 40th St.—Colonial pewter, &c.

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning 1000 Bryant.

BALTIMORE—Schloss Bros. & Co.; M. Schloss, woolens; N. Schloss, piece goods; N. Schloss, woolens; 840 Broadway.

BALTIMORE—Baltimore Bargain House; F. M. German, men's neckwear, umbrellas; 854 4 Av.

BALTIMORE—H. Sonneborn & Co.; H. Sonneborn, clothing; 2 E. 23d.

BALTIMORE—Strauss Bros.; I. Strauss, blankets; Breslin.

BOSTON—R. H. Stearns & Co.; C. W. Conklin, ready to wear; W. Finlayson, laces, gloves, hosiery, knit underwear; 417 4th Av.

BOSTON—Magrane-Houston Co.; J. A. Magrane, representing; Great Northern.

BUFFALO, N. Y.—J. N. Adam & Co.; H. Burns, hats; 214 Church.

CHICAGO—Sears, Roebuck & Co.; W. P. O'Brien, dress goods, silks, carpets, rugs; P. J. Byrne, representing; 438 Broadway.

CHICAGO—Boston Store; Miss R. Sterner, knit underwear; Miss H. G. Nicol, fancy goods; 44 East 23d.

CHICAGO—S. Klein; A. Spilker, handkerchiefs, holiday, fancy goods, jewelry, leather goods, neckwear, notions, hosiery; 1,261 Broadway.

CHICAGO — Phillipsborn Outer Garment House; H. Phillipsborn, ladies', misses', juniors' coats, suits, dresses, Spring; 182 W. 21st.

CHICAGO—The Fair; A. Guthman, ladies', misses' coats, dresses; 225 4th Av.

CHICAGO—H. J. Hoffman, furnishing goods; Claridge.

CINCINNATI—John Shillito Co.; J. T. Brister, cloaks, suits; 432 4th Av.

CINCINNATI—B. Lederer & Son; M. J. Lederer, millinery; Claridge.

CLEVELAND—Bailey Co.; Miss M. Cohen, house dresses, bathrobes, kimonos, petticoats, flannelette gowns; Miss R. Cohen, representing; 71 W. 23d.

CLEVELAND—L. Glick, ladies' ready-to-wear; Herald Square.

COLUMBUS, Ohio—H. A. Morgan Co.; H. A. Morgan, shirts; Grand.

DALLAS—Goldsmith Dry Goods Co.; I. Goldsmith, cloaks, suits; 1,133 Broadway.

DETROIT—Burnham, Stoepel Co.; A. H. W. MacMillan, domestics; 43 Leonard.

DETROIT—Crowley, Milner Co.; Miss E. Miller, corsets, waists; 20 W. 22d.

DETROIT—American Lady Corset Co.; J. Siegel, corsets; 44 East 14th.

ELIZABETH CITY, Tenn.—G. R. Bright, general mdse.; Miss Brooks, ladies' wear; Latham.

EVANSVILLE, Ind.—Lahr, Bacon Co.; A. P. Lahr, domestics, laces, hosiery, underwear, house furn. goods; 20 W. 22; Grand.

FALL RIVER—G. F. Sullivan, dry goods; Latham.

KANSAS CITY, Mo.—C. M. Shuart, cloaks, suits; Claridge.

LAWRENCE, Mass. — Robertson-Sutherland Co.; Miss M. R. Johnson, neckwear, ribbons; 55 White; Herald Square.

LOS ANGELES—Broadway Department Store; T. S. Milburn, domestics; J. A. Haberbosch, flannels; 95 Madison Av.

MIDDLETON, Conn.—J. H. Bunce Co.; E. P. Schaeffer, waists, corsets, muslin underwear; 75 Spring.

NEW HAVEN, Conn.—Jacobs Bros. Co.; J. H. Ullman, furn. goods; J. M. Ullman, furn. goods; Claridge.

OMAHA, Neb.—J. L. Brandeis & Sons; Miss F. Laboschin, ladies' wear; 1,261 B'way.

PITTSBURGH—Frank & Seder; Miss B. L. Meyers, negligees; 470 4th Av.

READING, Penn.—Lord & Gage; Miss Frankum, ladies' merino underwear; 214 Church.

ROCHESTER—Sibley, Lindsay & Curr Co.; S. P. Caldwell, cloaks, suits; W. W. Mosher, housefurn. goods; 432 4th Av.

ROCHESTER, N. Y.—Steifel, Strouss & Conner; H. D. Strouss, clothing, trimmings; Hoffman House.

SAN FRANCISCO—Prager Co.; A. A. Grossman, jobs, coats, suits, dresses, skirts; 200 5th Av.

SAN FRANCISCO—Hale Bros.; D. H. Young, domestics; 50 Union Square.

SAN FRANCISCO—J. Wand & Co.; J. Wand, millinery; Wallick's.

SCRANTON—Clarke Bros. Stores; A. E. Vetter, coats; 41 Union Square.

SHAMOKIN, Penn.—Shapiro Bros.; L. Shapiro, clothing, furn. goods; Grand.

ST. JOSEPH—Richardson D. G. Co.; E. V. Kemper, ladies' ready-to-wear, laces, ribbons; 51 Leonard.

ST. LOUIS—Scruggs, Vandervoort & Barney D. G. Co.; C. J. Kearney, dress goods, linings; M. W. Eckert, silks; 214 Church; Hoffman House.

ST. LOUIS—M. Friedman & Sons Cloak Co.; H. A. Friedman, Spring coats, suits; S. L. Friedman, cloaks, suits; 1,204 Broadway.

ST. LOUIS—Ely & Walker D. G. Co.; W. J. Cardie, corsets, ladies' neckwear; 258 Church.

ST. LOUIS—Famous & Barr Co.; Miss J. Bishop, ribbons, ladies' neckwear; 37 West 26th.

ST. LOUIS—Rosenthal-Sloan Millinery Co.; A. A. Tucker, flowers; 621 Broadway.

ST. LOUIS—"Garland's": T. W. Garland, jobs coats, suits, dresses; 15 E. 26th.

ST. LOUIS—Kline Cloak Co.; Miss S. Julius, ready-to-wear; 95 Madison Av.

ST. LOUIS—King, Bringsmade Merc. Co.; C. E. Runk, millinery; 621 B'way.

ST. LOUIS—B. Nugent & Bro. D. G. Co.; G. Roth, hdkfs.; 470 4th Av.

ST. LOUIS—Rice-Stix Dry Goods Co.; H. L. Coe, notions; 377 Broadway.

ST. PAUL—Novelty Cloak and Suit Co.; L. Silverstein, pile fabrics, trimmed coats; 1,131 Broadway.

ST. PAUL—Lindeke, Warner & Sons; M. Pfaff, manufacturing department; 350 Broadway.

ST. PAUL—Robinson, Strauss & Co.; C. Strauss, millinery; 621 B'way.

UTICA, N. Y.—Robert Fraser; J. T. McDermott, ladies' waists, ribbons, jewelry; Herald S uare.

YORK, Penn.—P. Wiest's Sons; L. S. Hydeman, cloaks, suits; Miss N. Smith, ladies' knit underwear, hdkfs.; Miss J. Smyser, hosiery, gloves; Grand.

Buyers' Wants

45 Cents per agate line each insertion. Count six words agate to a line.

JOBS WANTED

AT ALL TIMES. MEN'S, WOMEN'S, AND CHILDREN'S READY-TO-WEAR HOSIERY, UNDERWEAR, AND FURNISHINGS OF ALL KINDS, DRAPERIES, RUGS, FURNITURE, ETC. RIBBONS, GLOVES, AND MADE-UP DOMESTICS. SPOT CASH. SEND SAMPLES PARCEL POST. JOB DEPT. THE J. L. CHALIFOUX CO., LOWELL, MASS.

For Sale.—Complete manufacturing plant, consisting of 10 double and single needle machines, button hole machine, motor, and other fixtures, or will trade for ready-to-wear merchandise. Sten Mfg. Co., 45 Lispenard St.

WE ARE OPEN FOR BIG LOTS OF CREPE DE CHINES, CHEAP FOR SPOT CASH; QUANTITY NO OBJECT. KAYANEE WAIST AND DRESS CO., 40-44 GREENE ST.

Wanted—Experienced salesman by large lace and embroidery importer for Northwestern territory, not covered at present; only men with established trade in this line; salary. W 102 Times.

LOT OF 125 LADIES' COATS in different materials; prices from $6 to $15; to be sold at a low figure. 58 West 15th St., seventh floor.

1,000 DRESSES IN SILK SERGES AND VELVETS TO CLOSE OUT AT A SACRIFICE PRICE. GLOBE DRESS CO., 22 WEST 26TH ST.

LOOKING AT SPRING SAMPLES for ladies' ready-to-wear for Spring catalogue. Federal Storage, 109 West 26th St. Mr. Gilston.

Men's and children's suits made for this season; quantities of each lot; exceptionally low prices. Merrimac Mfg. Co., 71 5th Av.

Jobber looking at Spring line ladies', misses' and children's dresses, waists, skirts, and coats. Roselle Co., 40 West 4th.

Looking at Spring samples, ladies', misses' and juniors' coats and suits. 119 West 24th St., tenth floor.

Lot of serge and satin combination dresses to close out reasonable price. Astor Costume, 110 West 17th St.

Fur trimmed suits and plush coats for immediate delivery. Cooper & Grapes, 145 West 28th St.

JOBBER LOOKING AT silk and wool Spring sample dresses. Apply 10th floor, 142 West 26th St.

Jobber looking at ladies' and misses' Spring coats. Second floor, 170 5th Av.

Children's all-wool serge dresses, to close. Rosenbluth, 217 Mercer St. Spring 8798.

Am ready to buy cheap wash suits for Spring. Telephone Franklin 3055.

We have 1,000 pile fabric coats on hand to close out. P. Hutner Co., 60 East 11th St.

Silk waists, to close out cheap. Room 701, 1,270 Broadway.

BUSINESS LOCATIONS.

35,000 sq. ft. on a floor at low rent. Low insurance rate; unusual elevator facilities; excellent light; sprinkler system. Sixth Av., 22d to 23d St. M. Morgenthau, Jr., Co., Rental Agents, 95 Liberty St., N. Y.

AUCTION SALES.

FURNITURE—RUGS—ART.

NOW ON EXHIBITION.

A COLLECTION OF

English Antiques

In Furniture, Old China, Chinese Porcelains, Sheffield Plate and Silver, Old English and Irish Glass, and other Art Objects.

The Entire Collection of 586 Lots has been consigned to these Galleries for

Messrs. Baileys, Ltd.

7 KENSINGTON HIGH STREET, London, W.,

on account of the very inactive condition of trade in London at the present time.

THE AUCTION SESSIONS

Thursday, Nov. 19th, and two following afternoons at 2:30 o'clock.



In Silo's Fifth Ave. Art Galleries

Mr. James P. Silo, Auctioneer,

546 Fifth Ave., N. Y.

Catalogue on Application

MERCHANDISE.

FIRE UNDERWRITERS' SALE.

Friday, Nov. 20th, 1914, at 10:30 A. M., at our Salesroom, 46-50 Wooster St., N. Y. City, we will sell at PUBLIC AUCTION several salvage stocks for account of whom it may concern.

MISS K. FOLEY, (Retailer Ladies' and Gents' Furnishings,) Columbus Av., City, consisting of LADIES' FURNISHINGS, WAISTS, DRESSES, GLOVES, NOTIONS, Etc.

H. KAY & CO., (Mfr. Children's Dresses,) 23d St., City, Consisting of LATEST STYLE MISSES' & CHILDREN'S FALL DRESSES, Woolens, Cotton pc. Goods, Embroideries, Trimmings, Etc. A Quantity of WOOL YARN—Asstd. Colors.

Also at 12 o'clock noon will sell S. B. LEBENTHAL & CO., (Mfr. Clothing,) Bleecker St., City. MEN'S SUITS, OVERCOATS, SINGLE COATS, PANTS, VESTS, Etc.

Terms of sale cash. Deposit of 25% required from all buyers. Stock arranged for sale and sold by LEOPOLD GANS COMPANY, Tel. Spring 18.

David W. Biow Co.

Are Now Occupying their new salesrooms,

520-522 Broadway,

Between Spring and Broome Sts. Telephone Spring 6680-6681.

First Auction Sale Will Take Place FRIDAY, NOV. 20TH, 1914,

Instead of Tuesday, Nov. 17, At 10:30 A. M., Consisting of

DRY GOODS,

Men's & Ladies' FURNISHINGS

Ladies', Misses' & Children's WEARING APPAREL

BULLETIN OF WEEKLY SALES.

VAN PRAAG & CO., Auctioneers,

Sell Tomorrow, Tuesday, Nov. 17, at 10:30 A. M., Silks, Satins, Imported Trimmings, Crepe Cloth PLANT & FIXTURES OF E. SILNY CO., On Premises, 31-33 East 32d St., N. Y. C.

Wednesday, Nov. 18, 1914, at 10:30 A. M. $20,000 Stock Fashionable Men's & Boys' SUITS, OVERCOATS & PANTS, At Our Salesrooms, 15-17 Greene St., N. Y. C.

Thursday, Nov. 19, 1914, at 10:30 A. M. Executor Stock, Estate of Wm. Klatzo, $15,000 Stock Ladies' Silk Underwear, Silks, Laces, Piece Goods, of the Very Highest Grade. On Premises, 105 E. 29th St., near 4th Av., N.Y.C.

Friday, Nov. 20, 1914, at 10:30 A. M. Diamonds, Gold & Gold Filled Jewelry, HOLIDAY GOODS, 5,000 Pieces Highest Grade Art Metal Goods, At Our Salesrooms, 15-17 Greene St., N. Y. C.

Men's fleece lined underwear, yaeger color, firsts, standard make, $3 per dozen net; case lots only. A. Schaap & Sons, auctioneers, 804 Broadway.

ACCOUNTS Collected in every State Small charge. Fidelity Collection Co., 63 Park Row. B'kman 3658.

ADDRESSING. Folding, Mailing, Multigraphing. Phone Gram. 1358 BURNHAM ADDRESSING CO., 10-12 E. 23d.

AEROPLANE TOYS. FLYING TOYS that FLY, 10c to $20. Ideal Aeroplane & Supply Co., 84 W. B'way.

APRONS 25 cents up. 1,000 styles at All Stores. Look for THIS LABEL — MADE WITH DEAN LOCK STITCH

DEAN'S LOCKSTITCHED Send for Catalog. 45 East 17th St.

BUYERS. FELLOWS WANTS JOB SHORT SUITS. FIVE DOLLARS.

AUCTIONEERS DAVID W. BIOW & CO., 520-522 BROADWAY.

D. HARTMANN, Auctioneer of high-class merchandise, 8 Greene St. Tel. Spring 4299.

BELTS. NEWEST NOVELTIES in GIRDLES & SASHES. SLOTE & SCHAFFER, 49-53 E. 21st ST.

BLOCK PRINTING ON ALL TEXTILES. JACOB FEIBEL, Telephone Spring 1291. 117 Spring St.

DRESS SUIT CASES and Traveling Bags. Output for 1918 over 500,000. Ask for Catalogue. Samuel Sherman, 9 Desbrosses St.

EMBROIDERY MATERIALS. Fancy Linens, Pillow Tops, Worsted Yarns. HENRY E. FRANKENBERG CO., 215 4th Av.

FLOWERS & FEATHERS. ZUCKER & JOSEPHY, 715-719 BROADWAY, N. Y.

Full Dress and Frock Suits CHAS. N. MELTSNER & BRO., 21-23 Waverley Place.

FUR HATS. Milton S. Sommerich, Room 1,300, 38 W. 32d. Selling Agt., rep. best makers in all lines of millinery.

FURNITURE. Furniture mfgs.' exhibit and display of foreign novelties, wholesale, Grand Central Palace.

FURNITURE BOUGHT. WISE, Auct'r, 428 Columbus Av., 7175 Schuyler, pays highest cash prices, furniture, &c.

LACES H'DK'CHIEFS, Shadow Laces, Camisoles & Flounces Nottingham Lace Works, 17 W. 17th St., N.Y.

LADIES', MISSES' WINTER COATS. 200 Chinchillas, black, gray, navy. $3.50, regular price $6.00. ANDREWS, 4 W. 22d St.

LETTER AND MAILING SERVICE. Multigraphing, Typewriting, Addressing. Reliable Service. Bryant 6282. The Kenyon Co., 220 W. 42d.

NOVELTIES. 10,000 Seasonable Favors and Novelties. B. Shackman & Co., 906 Broadway, N. Y.

OVERALLS. "THE BOYS' FRIEND OVERALLS," $1.65 Per Dozen. All Jobbers, or of S. COHEN, Mfg., 89 East Broadway, N. Y.

PLANTS. Chas. Shongood, Auctioneer, 539 Broadway, will buy large plants. Nothing under $1,000.

RAINCOATS. Capes and College Coats. Manufacturer closing out. See me first. D. Boonims, 265 Greene.

Ribbons ALL THAT'S NEW. 622 Broadway. 624 " 626 " FRANKENTHALER & FRANKENTHALER.

SALVAGES. Special Sales Salvage Merchandise Only. LEOPOLD GANS CO., 46-50 Wooster St.

5c., 10c., AND 25c. GOODS. The Five and Ten Cent Exchange, 10-16 West 20th St.

AUCTION SALES.

MERCHANDISE.

ASSIGNEE SALE.

SUPREME COURT, NEW YORK COUNTY.

In the Matter of the Assignment of Morris Wolff, Abraham Rothberg, and Samuel Bloom, composing the firm of WOLFF, ROTHBERG & BLOOM, to ISRAEL BRINKMAN, Esq., Assignee. SAMUEL MARX, Auctioneer, sells this day, Monday, November 16th, 1914, at 10:30 A. M., on premises, No. 37-39 West 28th Street, Borough of Manhattan, City of New York, all the property of the above, consisting of a desirable stock of

Woolens, Silks Trimmings

used in the manufacture of cloaks and suits; also the plant, consisting of 31-15 machines and power tables, motors, complete ironing plant, cutting tables, chairs, trunks, desks, and desirable office partitions.

By order of ISRAEL BRINKMAN, Esq., Assignee. MARCUS HELFAND, Esq., Attorney for Assignee, 320 Broadway, New York City. SAMUEL MARX, Auctioneer, Woolworth Bldg., Suite 2120-2126, Tel. Barclay 8011-12.

SHIPPING AND MAILS.

Miniature Almanac for Today.

Sun rises..6:47 | Sun sets..4:42 | Moon rises..5:35

THE TIDES.

	High Water. A.M.	High Water. P.M.	Low Water. A.M.	Low Water. P.M.
Sandy Hook	6:00	6:31	12:28	12:00
Governors Island	6:16	6:40	12:07	12:52
Hell Gate	8:06	8:30	1:47	2:32

Arrived—Sunday, Nov. 15.

SS New York, Liverpool, Nov. 7.
SS Cadiz, Cadiz, Nov. 4.
SS Warken, Rotterdam, Oct. 22.
SS Wizar, Rotterdam, Oct. 22.
SS Calabria, Leghorn, Oct. 15.
SS Fife, Toronto, Oct. 3.
SS Royal Sceptre, Santos, Nov. 14.
SS Indraghiri, Boston, Nov. 13.
SS City of Columbus, Savannah, Nov. 12.
SS Jomsborg, Ardrossan, Oct. 23.
SS Matanzas, Rotterdam, Oct. 27.

Incoming Steamships.

DUE TODAY.			
Minnewaska	London	Nov.	7
Transylvania	Liverpool	Nov.	7
Kentucky	Leith	Oct.	27
Themisto	Rotterdam	Oct.	29
Sant' Anna	Marseilles	Oct.	27
New York City	Swansea	Oct.	30
Augusta	Shields	Oct.	28
Stromboli	Genoa	Oct.	25
Auzoman	Cristobal	Nov.	8
Embiricos	Piraeus	Oct.	18
Pannonia	Glasgow	Nov.	5
Touraine	Havre	Nov.	7
Hudson	Vigo	Nov.	4
Mentor	Piraeus	Oct.	24
Yaguez	San Juan	Nov.	11
Corredyk	Rotterdam	Nov.	4
Colon	Cristobal	Nov.	10
Carolina	San Juan	Nov.	11
El Occidente	Galveston	Nov.	10
Catherine Cuneo	Jamaica	Nov.	11
Antilles	New Orleans	Nov.	11
Dochra	Rio Janeiro	Oct.	28
Finland	Liverpool	Nov.	7
DUE TOMORROW.			
Mississippi	Brest	Nov.	5
Gorredyk	Rotterdam	Nov.	4
Windber	Balboa	Nov.	14
Havana	Havana	Nov.	14
Proteus	New Orleans	Nov.	12
Lewis Luckenbach	Balboa	Nov.	9
Florizel	Halifax	Nov.	15
City of St. Louis	Savannah	Nov.	14
El Monte	New Orleans	Nov.	11
Lampasas	Mobile	Nov.	10
Sixaola	Port Limon	Nov.	9
Santiago	Galveston	Nov.	11
DUE WEDNESDAY.			
Oscar II	Christians'nd	Nov.	8
Elena Bistis	Gibraltar	Nov.	6
Gregory	Barbados	Nov.	9
Roma	Lisbon	Nov.	8
Bovic	Manchester	Nov.	6
Tula	Cardiff	Nov.	4
Trent	Kingston	Nov.	13
Montoso	Cristobal	Nov.	11
El Alba	Galveston	Nov.	12
Mohawk	Jacksonville	Nov.	15
DUE THURSDAY.			
Bergensfjord	Bergen	Nov.	10
Cameronia	Glasgow	Nov.	11
Adriatic	Liverpool	Nov.	11
Pastores	Kingston	Nov.	14
Momus	New Orleans	Nov.	14
Horace	Rio Janeiro	Oct.	29
Atlantide	Gibraltar	Nov.	5
Arapahoe	Jacksonville	Nov.	15
DUE FRIDAY.			
Napoli	Palermo	Nov.	6
Angel B. Perez	Barcelona	Nov.	3
Manhattan	London	Nov.	6
Maracaibo	Mayaguez	Nov.	14
Esperanza	Progreso	Nov.	14
El Rio	Galveston	Nov.	14
Progreso	Curacao	Nov.	9
City of Savannah	Savannah	Nov.	17
San Jacinto	Galveston	Nov.	14
DUE SATURDAY.			
Philadelphia	Liverpool	Nov.	14
Luigi Ciampi	Naples	Nov.	9
New York (tank)	Maasluis	Nov.	7
Sao Paulo	Para	Nov.	8
Brunswick	Rotterdam	Nov.	7
Prins Maurits	Haiti	Nov.	16
Apache	Jacksonville	Nov.	18

Outgoing Steamships.

	Mails Close.	Vessels Sail.
SAIL TODAY.		
Allianca, Colon	11:30 A.M.	3:00 P.M.
Elbergen, Bahia	8:00 A.M.	10:00 A.M.
SAIL TOMORROW.		
Ryndam, Rotterdam	8:30 A.M.	12:00 M.
Korona, St. Thomas	11:30 A.M.	2:00 P.M.
Mimer, Turks Island	9:00 A.M.	11:00 A.M.
El Sud, Galveston	——	12:00 M.
Lenape, Jacksonville	——	1:00 P.M.
City of Columbus, Savannah	——	3:00 P.M.
SAIL WEDNESDAY.		
Baltic, Liverpool	8:30 A.M.	12:00 M.
San Giorgio, Naples	11:00 A.M.	2:00 P.M.
Philadelphia, San Juan	8:30 A.M.	12:00 M.
Tenadores, Jamaica	9:30 A.M.	12:00 M.
Highland Harris, Rio Janeiro	5:30 A.M.	7:00 A.M.
Mundale, Cardenas	——	12:00 M.
Times, Havana	——	12:00 M.
Comal, Galveston	——	1:00 P.M.
Huron, Jacksonville	——	1:00 P.M.
Comus, New Orleans	——	12:00 M.
SAIL THURSDAY.		
United States, Christiansand	10:00 A.M.	2:00 P.M.
Mexico, Havana	9:00 A.M.	12:00 M.
City of St. Louis, Savannah	——	3:00 P.M.
El Occidente, Galveston	——	12:00 M.
SAIL FRIDAY.		
Yumuri, Santiago	——	12:00 M.
Manzanillo, Puerto Mexico	——	12:00 M.
Mohawk, Jacksonville	——	1:00 P.M.
SAIL SATURDAY.		
Finland, Naples	8:30 A.M.	12:00 M.
Duca d'Aosta, Naples	8:30 A.M.	12:00 M.
New York, Liverpool	8:30 A.M.	12:00 M.
Touraine, Havre	12:00 M.	3:00 P.M.
Carolina, San Juan	9:00 A.M.	12:00 M.
Frutera, Jamaica	9:30 A.M.	12:00 M.
Sixaola, Santiago	9:30 A.M.	12:00 M.
Havana, Havana	10:00 A.M.	1:00 P.M.
Algonquin, Santo Domingo	12:00 M.	3:00 P.M.
Wascana, Santos	9:00 A.M.	11:00 A.M.
Campista, Rio Janeiro	12:00 M.	2:00 P.M.
Florizel, St. John's	7:30 A.M.	11:00 A.M.
Sant' Anna, Marseilles	——	3:00 P.M.
Pannonia, Glasgow	——	12:00 M.
Transylvania, Liverpool	——	10:00 A.M.
Minnewaska, London	——	10:00 A.M.
Calabria, Naples	——	12:00 M.
Yaguez, San Juan	——	12:00 M.
Trent, Jamaica	——	2:00 P.M.
Arapahoe, Jacksonville	——	1:00 P.M.
Lampasas, Tampa	——	1:00 P.M.
City of Savannah, Savannah	——	3:00 P.M.
Antilles, New Orleans	——	12:00 M.
El Alba, Galveston	——	12:00 M.

By Marconi Wireless.

SCOTLAND LIGHTSHIP.

SS El Alba, Galveston to New York, was 31 miles N. of Jupiter at 6 P. M.
SS City of St. Louis, Savannah to New York, was 461 miles S. at noon.
SS Lampasas, Mobile to New York, was 612 miles S. at noon.
SS Rio Grande, Brunswick to New York, was 184 miles S. of Diamond Shoals at noon.
SS Proteus, New Orleans to New York, passed Diamond Shoals at 3:40 P. M.
SS Huron, Jacksonville to New York, was 285 miles S. of Sandy Hook at 7 P. M.
SS Cherokee, Georgetown to New York, was 320 miles S. at 7 P. M.
SS El Rio, Galveston to New York, was 296 miles E. of Galveston Bar at 8 P. M.
SS Brabant, Tampico to New York, was 67 miles N. of Diamond Shoals at 7 P. M.
SS El Occidente, Galveston to New York, was 234 miles S. at noon.
SS Antilles, New Orleans to New York, was 238 miles S. at noon.
SS Yaguez, San Juan to New York, was 197 miles S. at noon.
SS Ossabaw, Gulfport to New York, was 75 miles N. W. of Tortugas at noon.
SS Momus, New Orleans to New York, was 25 miles N. W. of Tortugas at 7 P. M.
SS Mohawk, Jacksonville to New York, was 21 miles N. of St. Johns Bar at 7 P. M.
SS Carolina, San Juan to New York, was 46 miles S. at 8 P. M.
SS Havana, Havana to New York, was 100 miles N. of Jupiter at noon.

Transatlantic Parcel Post Mails.

Great Britain and Ireland—Close at 5 P. M. Nov. 20, SS New York.
Germany—Service suspended.
France—Service suspended.
Austria—No sailing at present.
Belgium—No sailing at present.
Greece—Close at 12 M. Nov. 18, SS Athinai, and at 5 P. M. Nov. 20, SS Finland.
Hungary—No sailing at present.
Liberia—Close at 12 M. Nov. 30, SS Sabine.
Netherlands—Close at 5 P. M. Nov. 16, SS Ryndam, and at 5 P. M. Nov. 30, SS Rotterdam.
Sweden and Denmark—Close at 9:30 A. M. Nov. 19, SS United States.
Norway—Close at 9:30 A. M. Nov. 19, SS United States.
Italy—Close at 10 A. M. Nov. 18, SS San Giorgio, and at 5 P. M. Nov. 20, SS Duca d'Aosta.

Transpacific Mails.

These mails close at 6:30 P. M.

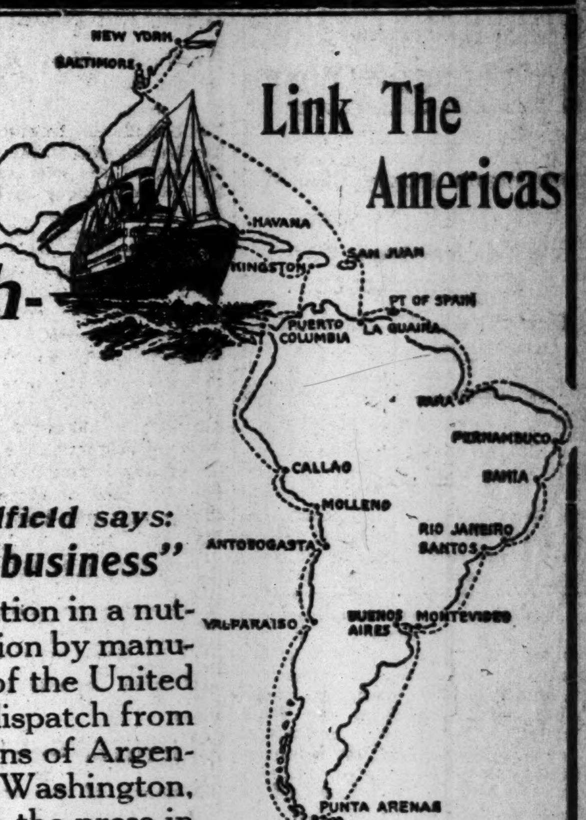
Hawaii, Japan, Corea, China, and Philippine Islands (via San Francisco)—Siberia	Nov.	16
Hawaii, Samoan Islands, Australia, (except West,) and New Zealand, (specially addressed,) (via San Francisco)—Ventura	Nov.	19
Japan, Corea, and China (specially addressed) (via Seattle)—Canada Maru	Nov.	19
Hawaii (via San Francisco)—Manoa	Nov.	19
Japan, Corea, China, and Philippine Islands (via Seattle)—Calchas	Nov.	19
Hawaii, Fiji Islands, New Zealand, and Australia (except West) (via Vancouver)—Makura	Nov.	20
Hawaii, Japan, Corea, China, and Philippine Islands (via San Francisco)—Chiyo Maru	Nov.	23

Pacific Mails.

Postmaster Morgan announces that mails of the following dates—Wellington, Oct. 19; Auckland, Oct. 20; Melbourne, Oct. 23; Sydney, Oct. 24, and Honolulu, Nov. 6—which arrived at San Francisco per steamer Ventura, were dispatched east on Nov. 12, and are due in New York on the morning of Tuesday, Nov. 17.

Commercial Cruise 'Round-South-America

Link The Americas



Key to Trade Of Latin-American Countries

Secretary of Commerce Redfield says:

"It is time to attend to business"

The South American situation in a nutshell, the immediate need of action by manufacturers, bankers, merchants of the United States is made plain in a cable dispatch from the Minister of Foreign Relations of Argentina to Ambassador Naon, at Washington, dated October 31, and given to the press in a report by Secretary Redfield.

Cable is here quoted in part:

"American manufacturers can occupy the place left vacant by European industry in all the branches that have been served by it. The present moment offers to American manufacturers very appreciable advantages for occupying positions, profiting by the present European inability. In order to get these advantages they must take the initiative themselves."

Book now for the LINK THE AMERICAS COMMERCIAL CRUISE, organized by the Travel Department, Fidelity Trust Co. of Baltimore, for promoting trade with South America.

From New York January 27th, Baltimore January 29th, twin screw S. S. FINLAND; to West Indies, to every important city on East and West Coasts of South America, return thru Panama Canal; one hundred and six day cruise; fifty-four days in ports.

Financial and trade experts, interpreters and stenographers will accompany cruise. Business men will be put in direct touch with business interests in their respective lines at all points visited and adjacent territory. The generous co-operation of the diplomatic and consular offices of the United States has been assured by the Department of State, and previous publicity of the enterprise will also be given through the leading newspapers of the important commercial cities of Latin America. Special provision made for exhibition and demonstration of goods.

Splendid accommodations provided. Minimum rate $800—about $7.54 per day.

TOURISTS, STUDENTS, HEALTH AND PLEASURE SEEKERS—this cruise offers you the opportunity to make a comprehensive tour of South America under most favorable circumstances. Guides provided. The comfort of ladies accompanying Cruise will be carefully considered.

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In the Bahamas, offers many attractions as a Winter Resort. Balmy climate, charming social life, golf, bathing, boating, tennis, polo, motoring, etc.

Other attractive short trips and cruises at low rates. Write for booklet.

NEW YORK & CUBA MAIL S. S. CO., (Ward Line) General Offices, Pier 14, E. R., N. Y.

American Line Under the American Flag

New York—Liverpool

New York, Nov. 21, n'n | Phila., Nov. 28, n'n

Atlantic Transport Line

New York—London

Min'waska, Nov. 21, 10 am | Min'haha, Dec. 5, 10 am

White Star Line

New York—Liverpool

Baltic..Nov. 18, n'n | Adriatic..Nov. 25, n'n

New York—Italy—Greece

Via Azores and Gibraltar

UNDER THE AMERICAN FLAG.

Finland, Nov. 21, n'n | Kroonland, Dec. 2, n'n

Boston—Azores—Gibraltar—Italy

CRETIC....Nov. 21 | CANOPIC....Dec. 12

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First-Class Spanish Passenger Steamers, New York to Havana.

S. S. CADIZ, About Nov. 20

S. S. BARCELONA, About Dec. 20

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THE ROYAL MAIL STEAM PACKET CO. Regular sailings to Bermuda and West Indies. Sanderson & Son, Gen. Agts., 22 State St.

ALBANY LINE

Steamers leave Pier 32, N. R., foot Canal St., 6 P. M.; West 132d St., 6:30 P. M., Daily and Sunday.

Phone—9400 Spring.

HUDSON NAVIGATION CO

BAY STATE LINE $2.50 BOSTON $2.50

Worcester, $2.50; Providence direct, $1.50. OUTSIDE STATEROOMS, $1.00. Daily, including Sunday, 5:00 P. M. From Pier 19, E. R. 'Phone 2700 Beekman. City Ticket Office, 290 Broadway, N. Y. Uptown Ticket Office, Broadway and 23d St.

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COLONIAL LINE

BOSTON Via Boat and Rail $2.60

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Week days and Sundays at 5 P. M. from Pier 39, N. R., foot West Houston St. All Outside Rooms, $1.00 to $3.00. Wireless equipment. Uptown Office, Broadway and 23d St. Telephone Spring 9491.

FALL RIVER LINE TO BOSTON $3.00

Lv. PIER 14, N. R., ft. Fulton St., Daily at 5 P. M. Music.

New London (Norwich) Line. Lv. Pier 40, N. R., ft. Houston St., week days only, 5:30 P. M.; Pier 70, E. R., ft. E. 22d St., 6:00 P.M.

CENTRAL HUDSON LINE

Newburgh, P'keepsie, Kingston, Franklin St., 4; W. 129th St., 4:30 P. M. Highland Falls, West Point, Cold Spring, Cornwall, Newburgh. Franklin St., 5 P. M.

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CUBA, JAMAICA, PANAMA CANAL CENTRAL AND SOUTH AMERICA

Sailings every Wednesday at noon to JAMAICA, PANAMA, COLOMBIA.

Sailings fortnightly Thursdays P.M., to SANTIAGO, CUBA, BARRIOS, GUATEMALA, CENTRAL AMERICAN PORTS.

Reduced fares for 22 and 24 day cruises, $115.00 minimum fare. Short tours to JAMAICA only and return $75.00 minimum fare.

Additional weekly sailings from New Orleans to HAVANA, PANAMA and CENTRAL AMERICA. Connections at Colon for Pacific Coast ports of Central and South America. Write for booklets.

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Passengers Freight

TO PORTLAND Me.

$3.00 MAINE STEAMSHIP LINE

Low fares to all points East and North of Portland

Passenger Service, S. S. North Land from New York Nov. 12-17-21 and 26.

Freight Service every Tues., Thurs. and Sat. Steamers leave Pier 19, N. R., foot Warren St., 5 P. M.

EASTERN STEAMSHIP CORPORATION

HOLLAND AMERICA LINE

21-24 State St., N. Y.

Sailing Under Neutral Flag.

DIRECT TO ROTTERDAM

Twin Screw Sailings Carry U. S. Mail.

Ryndam.......Nov. 17, noon | New Amst'dam.Dec. 8

Rotterdam......Dec. 1, noon | Potsdam.......Dec. 22

FABRE LINES

The Southern Routes to the Azores, Lisbon, Barcelona, and Marseilles, and to Algiers, Naples, Nice, and Marseilles.

SANT' ANNA...Nov. 21 | ROMA...Nov. 27

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STEAMSHIP TICKETS to any port. Official Agent All Lines. Raymond & Whitcomb Co., 225 5th Av., N. Y.

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LEGAL NOTICES.

AT A SPECIAL TERM OF THE CITY Court of the City of New York, held in the Courtroom thereof, in the Brownstone Building, No. 32 Chambers Street, in the Borough of Manhattan, City of New York, on the 6th day of November, 1914. Present, Hon. PETER SCHMUCK, Justice.—In the matter of MILTON KOWARSKY, Reuben Kowarsky, Theodore Kowarsky, George Kowarsky, Henry Kowarsky, Max Kowarsky, for leave to change their names to MILTON KOVER, Reuben Kover, Theodore Kover, George Kover, Henry Kover, Max Kover.

Upon reading and filing the annexed petition of Milton Kowarsky, Reuben Kowarsky, Theodore Kowarsky, George Kowarsky, Henry Kowarsky, and Max Kowarsky, and of Jonas Kowarsky and Annie Kowarsky, dated and duly verified October 28th, 1914, praying for an order authorizing them to change their names aforesaid to Milton Kover, Reuben Kover, Theodore Kover, George Kover, Henry Kover, and Max Kover, and the Court being satisfied that said petition is true, and there being no reasonable objection to the change of said names and that the interests of said petitioners and those of others will be substantially promoted by the change of said names, now, on motion of Israel Ellis, Esq., attorney for said petitioners, it is

Ordered that the petitioners' names be changed from Milton Kowarsky, Reuben Kowarsky, Theodore Kowarsky, George Kowarsky, Henry Kowarsky, and Max Kowarsky to Milton Kover, Reuben Kover, Theodore Kover, George Kover, Henry Kover, and Max Kover, on and after December 28th, 1914, upon their complying with the provisions of Section 2,414 of the Code of Civil Procedure; to-wit: that they cause this order and the papers on which it is granted to be entered and filed within ten (10) days thereafter in the office of the Clerk of above-named Court, and cause a copy of this order to be published once within ten (10) days after the entry thereof, in "The New York Times," a newspaper published in the City and County of New York; and within forty (40) days from the day of making this order, an affidavit of the publication thereof shall be filed in the office of the Clerk of the above-named court, and after said requirements are complied with, the said petitioners shall be known, on and after the 28th day of December, 1914, by the names of Milton Kover, Reuben Kover, Theodore Kover, George Kover, Henry Kover, and Max Kover, which names they are hereby authorized to assume, and by no other names.

Enter. P. S., J. C. C.

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Aquitania, Lusitania, Mauretania

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EUROPE via QUEENSTOWN & LIVERPOOL

Transylvania..Sat., Nov. 21, 10 a.m.

New Twin-screw Geared Turbine, 15,000 Tons

Franconia.....Sat., Nov. 28, 10 a.m.

"LUSITANIA" Sat., Dec. 5 10:00 A. M. Omits Queenstown.

Orduna.......Sat., Dec. 12, 10 a.m.

New Triple Screw Turbine, 15,500 Tons

Transylvania (New) Sat., Dec. 19, 10 A. M.

MEDITERRANEAN SERVICE

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Calabria. Sat., Nov. 21, noon

Company's Office, 21-24 State St., N.Y

FRENCH LINE

Compagnie Generale Transatlantique

POSTAL SERVICE

Sailings for HAVRE

LA TOURAINE	Nov. 21,	3 P. M.
CHICAGO	Nov. 28,	3 P. M.
ROCHAMBEAU	Dec. 12,	3 P. M.
LA TOURAINE	Dec. 19,	3 P. M.
CHICAGO	Dec. 26,	3 P. M.

FOR INFORMATION APPLY

Company's Office, 19 State St., N. Y.

ANCHOR LINE

Royal Mail Twin-Screw Steamships

GLASGOW via Moville LONDONDERRY

From Pier 56, N. R., (foot W. 14th St.)

Pannonia, Nov. 21, noon | Pannonia, Dec. 26, noon

From Pier 64, N. R., (foot W. 24th St.)

Cameronia, Nov. 28, noon | Columbia, Dec. 12, noon

1st Cabin, $85; 2d Cabin, $55; 3d Class, $35.

HENDERSON BROTHERS, 21-24 State St.

Autumn Tours To All Prominent Resorts FRANK TOURIST CO. 396 Broadway, N. Y.

MOTOR RACE COURSE AT SHEEPSHEAD BAY

Coney Island Jockey Club Will Sell Track to Automobile Men.

PRICE ASKED IS $2,500,000

Purchases Expect to Restore Glories of the Famous Course with Motor Speed Contests.

The Sheepshead Bay race track, for years one of the big horse-racing centres in the country before the ban of legislation was placed upon the sport, is about to be sold, it was learned yesterday, to a group of automobile men who are contemplating converting it into a motor race course. A meeting of the Directors of the Coney Island Jockey Club, which owns the Sheepshead track, was held last Thursday in New York, at which the terms and conditions of the sale were discussed. It is understood that the price asked by the club for its property was $2,500,000, and by the present stage of the negotiations it is indicated that the prospective purchasers will pay this amount.

One of the Directors of the club, who was at the meeting, said yesterday that the negotiations were not yet completed, and this remark, with others that he made, gave the impression that the completion of the negotiations without hitch was confidently expected.

Who the prospective purchasers are the Director would not say. Their idea, it is said, is to make the Sheepshead course the rendezvous for society sportsmen as it was in its heydey as a horse-racing centre. It is believed by the new promoters that those of wealth and sporting instinct who formerly followed the performances of thoroughbreds have now turned their attention to high-powered automobiles. Sheepshead Bay may, therefore, become again the centre of activity and interest it was in former years.

The property includes 430 acres, bounded by Ocean Avenue, Neck Road, Voorhees Avenue, and Cedar Woods. A new grand stand, it is said, will be built facing an improved two-mile track. The only part of the property that has been kept up in the last four years is the stables. August Belmont has eighteen yearlings at Sheepshead at present. J. R. Marquette also has some of his horses there, and the Quincy Stables are still at the track.

The officers of the Coney Island Jockey Club are Schuyler L. Parsons, President; Victor E. Schaumburg, Secretary, and Francis R. Hitchcock, Treasurer. Among the Directors are William K. Vanderbilt, Herbert C. Pell, Frank Gray Griswold, Harold Vanderbilt, and John M. Bowers.

FINGER PRINTS AS CLUE.

Found on Sword That Killed Shartless—His Wife Arrested.

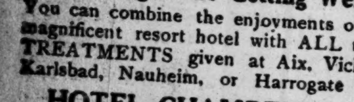
MINNEAPOLIS, Nov. 15.—Finger-prints on a sword may lead to the discovery of the identity of the person who killed Leaming Shartless, an engineer on the Minneapolis & Omaha Railroad.

Shartless was stabbed to death through the back yesterday with a Knights of Pythias sword while he was asleep. His wife, Charlotte, was arrested. When the police arrived she told them she was in the next room when she heard her husband's groans.

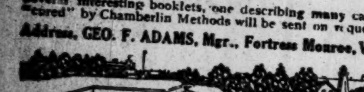
RESORTS.

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The Progressive Railway of the South.

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You can combine the enjoyments of a magnificent resort hotel with ALL the TREATMENTS given at Aix, Vichy, Karlsbad, Nauheim, or Harrogate at
HOTEL CHAMBERLIN
Old Point Comfort
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OPEN ALL THE YEAR. CAPACITY 600.
"NEW ARBOR DANSANT."
A Delightful Place to spend the Fall and Winter Months.

HOTEL RUDOLF
On the ocean front. Sea and fresh water baths; running water in rooms. Orchestra.

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JOSIAH WHITE & SONS COMPANY.

NEW JERSEY—Lakewood.

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Up to date in every particular. Booklet. Phone 135. Chas. Hecht, Prop.

Oak Court Hotel LAKEWOOD, N. J.—Modern and homelike; dancing. E. E. SPANGENBERG, Mgr.

Establishment of This Country's New Banking System
This is the title of the leading article in this week's ANNALIST, which tells of the favorable results expected. Also the conditions under which the new system is being started on its career. Another interesting article is "A British View of Economic Aspects of War." THE ANNALIST, which is published every Monday morning, contains much valuable information for all those interested in Finance, Commerce, and Economics.
On news stands, 10c a copy. Annual subscription, $4.
ANNALIST
Times Square, New York

CROSSING PROBLEM SOLVED

Pondfield Road in Bronxville to Pass Under New York Central Railroad.

Special to The New York Times.

ALBANY, Nov. 15.—The Public Service Commission of the Second District has settled the question of the Pondfield Road crossing in Bronxville. The plan provides for 54 feet between abutments beneath the railroad, which is to be divided into two 18-foot clear roadways and two sidewalks. Headroom is not to be less than 12 feet. A new street will be laid out from the junction of Kraft Avenue and Pondfield Road east of the tracks to a proposed northerly extension of Front Avenue west of the tracks.

The order also provides for two new driveways on either side of the tracks, parallel thereto, and to be carried over the final grade of the new streets on solid floor bridges. Elaborate provision is made for stairways, ramps, rails, drainage, lighting, and all other details. The plan also provides for the increasing of the New York Central tracks from two to four at this point.

All the land necessary to carry out this order is to be acquired by the village of Bronxville. The State and the village are to participate in the cost of the elimination only on the basis of the present two tracks, and any additional cost due to the increase in tracks shall be borne by the railroad. The plan will not be carried into effect until funds are available for the payment of the State's share of the expense.

NO HUNTER SHOT FOR DEER.

Accidents of Season Just Closed Only Five, Three Being Fatal.

Special to The New York Times.

ALBANY, Nov. 15.—Only five accidents attributed to deer hunting during the season which closed tonight are known to the Conservation Commission. Three of the accidents were fatal. According to the reports of the game protectors not one of the victims was mistaken for a deer.

Of the twenty-two hunting accidents reported to the Conservation Commission seventeen occurred in the pursuit of small game, attended by five deaths.

"Although most of the casualties indicate gross carelessness on the part of hunters," says the commission, "the sportsmen are exercising more care than ever before in the handling of weapons. When it is remembered that there are over 200,000 licensed hunters in the State, besides thousands who can legally hunt on their own farms without licenses, the list of a score of accidents is reducing casualties in pursuit of a hazardous sport to the minimum.

60 SHOTS IN AUTO CHASE.

Police in Three Speeding Cars Finally Overhaul Thieves.

Martin Moran, 19, of 176 East 127th Street; Jerry Curtin, 22, of 216 East 123d Street, and Fred Schweers, 25, of 224 East 125th Street, were arrested early yesterday morning after being chased by the police several miles through the streets of Harlem. The prisoners were in a stolen automobile with three others who escaped. More than sixty shots were fired by pursued and pursuers in the chase. Magistrate Murphy in the Harlem Court held the three for trial on complaint of Arlington C. Hall, a real estate dealer of 255 West Ninetieth Street.

Mr. Hall said that when his son Paul came out of a theatre at 135th Street and Broadway he saw six men driving his father's car away. Paul Hall jumped into his own machine with his father's chauffeur, Frank Watson, and gave chase. The stolen machine raced down Broadway at forty-five miles an hour, and at 102d Street Hall stopped to take on Policeman Sewall of the West 100th Street Station, who started shooting at the tires of the car ahead.

At 110th Street and Fifth Avenue Policeman McDonald of the East 126th Street Station fired six shots and exploded a tire. The car swerved and the men turned their guns on McDonald, one bullet tearing through his coat.

At 120th Street the stolen car slowed down and three men jumped out, taking two new tires with them, and at 121st Street it stopped and the other three men were arrested.

FOUR KILLED BY DYNAMITE.

Pennsylvania Store Blown Up After Owner Had Been Threatened.

LATROBE, Penn., Nov. 15.—Four persons were killed and six injured, two seriously, when the store of Noah Kanaza at Superior, near here, was blown up by dynamite early today. The store and five dwellings were burned, entailing a loss of $25,000. The dynamiting is believed to have been the work of men who had threatened Kanaza, who is supposed to be wealthy.

The dead are Noah Kanaza, Jr., 16; Joseph Kanaza, 9, and Anthony Kanaza, 9 months, children of Noah Kanaza, and Andrew Organ, 34. The Kanaza children were burned to death in their beds. Organ was hit by a flying timber and instantly killed.

Kanaza's store was wrecked by two explosions, the dynamite having been placed at both ends of the structure. The building was soon aflame, and the fire spread rapidly to five near-by dwellings. John Pepper and Anthony Stromberg were struck by timbers in attempting to rescue the Kanaza children, and are in a Latrobe hospital. Little hope for their recovery is entertained.

Kanaza declares he has been threatened by an Italian with whom he had had a lawsuit. Arrests are expected.

FIRE MENACES ORPHANAGE.

Children Taken from Dominican House to Clara De Hirsch Home.

Three hundred children and twenty-five nuns of the Dominican Sister Home at 329-35 East Sixty-third Street were sheltered in the Clara De Hirsch Home at 225 East Sixty-third Street, when their home was threatened by the fire that destroyed the stables of the Knickerbocker Ice Company, at 337-41 East Sixty-third Street, at 3 o'clock yesterday morning.

The discipline and courage of the little children were perfect and they marched through a street, crowded with the 150 horses taken from the burning stable, the fire engines that had responded to three alarms and the frightened tenement dwellers who feared the fire would spread. Some of the older girls carried sleeping babies and the littler ones clung to the skirts of the nuns, but all marched quietly out of danger.

The fire started on the second floor of the stables, where three boatloads of hay had been stored and lines of hose were run from East River to the fireboats William L. Strong, George B. McClellan, and Abraham S. Hewitt. The fire was confined to the stables and after a two-hour fight was controlled with $50,000 loss.

The children returned to their home at 5 o'clock.

FOR A J. P. MORGAN PULPIT.

St. George's Club Starts Movement for Memorial.

At the celebration of the twenty-sixth anniversary of the founding of St. George's Club last night the Rev. Karl Reiland, President of the club and rector of St. George's Church, announced the inauguration of a fund for a memorial pulpit to the late J. Pierpont Morgan. Mr. Reiland said the club was the originator of the plan, and that all donations from 1 cent to $1 would be received. All those who were present last night placed their names in the contribution book.

The raising of the fund for the pulpit will not be left to the club alone, but other organizations of the church will assist in the work. The new pulpit will be dedicated at St. George's Church next Easter. Mr. Morgan was Senior Warden of the church and also a member of the club.

An informal reception and reunion was held in the afternoon and among those present were some of the original members of the club. At the anniversary service in the church last evening the Rev. Mr. Reiland spoke briefly on the club's history and its plans. The service was followed by a smoker.

COURT CALENDARS

CASES WILL BE CALLED IN THE ORDER GIVEN BELOW
(<) This character means *versus* or *against*.

FEDERAL.

Southern District.

CIRCUIT COURT OF APPEALS—Lacombe, Coxe, Ward, and Rogers, JJ. Opens at 10:30 A. M., Post Office Building. Motions.
Lehigh Co<Tensavage. Cassella<Tug Luzzie D. Church Co<Hilliard. Baker<Cass. Hays<Am Blind Stitch. Universal<Cofferman.
General calendar.
L V RR <Am Hay. Hengerer<Reynolds El. U S< Bk of N Y. Mason & Hanger Co< Sharon. Re Grand Union. Re Merritt Con. Vose<U S Metals Prod. Re Ballance. Landon<Clark. Re United M Beds.

DISTRICT COURT—Grubb, J. At 10:30 A. M. P. O. Building. Jury calendar.
N Y Assets Realization<McKinnon. Western Dev<McKinnon.
Cases to be sent from Room 337 as required.

DISTRICT COURT—Augustus N. Hand, J. Post Office Building, at 10:30 A. M. Jury calendar.
Robinson<Johnson. Shaughnessy<Penn RR. McKinnon<Als Sects. Wagner<Kohn. Wagner<Stallo. Fox<East Side M Co. Fox<Taylor. Sloboder<NYC. Cusick<Knick Ice Co. McKenzie<Oceanic St Nav. Offield<CNY. United Roofing<Boomhower. Thomas<Lehigh & W Coal. Connors<Oceanic St Nav. Gildenhorn<Penn R R. Same<same. Mariotti<NYC RR. Smith<NY NH RR. Meltzer<Penn RR. York<Bijou Circuit. Adesso<Kerbaugh. Mariotte<Kerbaugh. Washko<L V Coal. Uptegraff<Penn Co. Mariotte<Kelly. Vagaszki<Cons Coal. Goumis<Ramsdell. Ryon<Penn RR. Same<same. Lynch<Oceanic St Nav. Schwartz<I R T. Reynolds<Penn RR. Boland<L I RR. N Y Life<Anderson. Ovavage<P & R C & I. Weekworth<NYNHRR. Baeltz<same. Weckworth<same. Metzler<C RR of NJ. Donoghue<Oceanic St. Nav. Yuhasz<Carnegie Steel. Helfand<Ill Surety. Ginocchio<Barletto. Andrews Co<Phoenix Amus. Smolak<St Lawrence Pyrites. Banner Rubber<Rubinsky. Masterson<NYNH RR.
Cases to be sent to Rooms 227 and 401 as required.

DISTRICT COURT—Rose, J. Woolworth Building, at 2 P. M. Equity calendar.
Irving Pitt Mfg<Twinlock Co. McMillan Book<Irving-Pitt. Anatomik Footwear<Coward. Cook<Auto F Prot. Hill<Whalen & M, Inc. Edison<Con Chemical. Nye<Pathe Freres. Aldrich<Manahan.

DISTRICT COURT—Thomas, J.—P. O. Building, at 10:30 A. M. Jury calendar.
Griesman<Penn RR. Same<same. Deitz<Singer Sew M. St John<I M Marine.
Cases to be sent from Room 337 as required.

DISTRICT COURT.—Learned Hand, J.—Post Office Building, at 10:30 A. M.—Bankruptcy.
Discharges: W C Kimball, Henry Berkowitz, John H Sauerbrey, Samuel Altschuler, Henry Kohler, Isidore Fagon, John Forsyth, G E R Rothenbucher, David Hederi, Max Posnick, Fritzi Scheff, Etta M Tishman, John J Collins, Sig Fox, Mutner & Haselkorn, Pascal Cohn.
Under objections: Joseph D Bancus, Kerr & Krenkel. Paul J Somers, Fred A Smith & Co., Charles Litchiman, Weinstein & Frantel, J M Woodworking Co. Werba & Luessher.
Adjourned cases: Walt L Richards, Piper & Thomas.
Motions: Benj Moskowitz, Barnet Waldman, Dawes & Barry, Ed T Rosenheimer, Max Rosenthal, Goldstone, Greenberg & Co., Wm Wolfson, Rosner Baum Co., Gaspare Galeca, Edwin H Heidelberg, Epicurean Co., Arthur S Jones, Merchants Motor Sales Co., Giovanni Cannistraci, Hotel St Andrews Co. Universal Piano Co., Boeseneck, Broessel & Co., M Stampel & Son, Philip Holtz, Joseph Kantrowitz, Freeman, Hess & Co., Lowenfeld Bros., Wm Crowley, Wm Duncan & Son, Julius Meyer, Samuel Sandberg, Handy Realty Co., Abraham H Fox, Rotner & Seagaw, Edward P Dangler, Ike Simchovitz, M & L Jarmulowsky (4), Max Kobre, Marsh B Willcox (2), Pell & Co. (2), Cab & Tax Co., Max Rosenthal, Muant & Robinson, John L Martin.

Eastern District.

DISTRICT COURT — Chatfield, J. — Equity calendar—At 10:30 A. M.
Conron<Cauchois. Bogert et al<So Pac. Read<Nevins, (2.) Same<Same, (3.)

DISTRICT COURT—Veeder, J.—Admiralty calendar—At 10:30 A. M.
Boston Prov Co<CNY. NY & P SS<Barry. Barry<NY & P SS. Wooda<"W E Cleary" Rogers<NY Cent, (4.) Woods<"E Terry." Boggs<"F J Walter." Goodwin-Gallagher< Transfer 17. Lippman<"Wapello."

DISTRICT COURT—Chatfield, J.—Bankruptcy calendar—At 10:30 A. M.
Max Kobre. Moses Ginsberg.

STATE.

Court of Appeals Calendar.

Day calendar for Monday:
People<Cynthia Buffom. Prior, admrx<Hunkin-Conkey Const Co. Ventimiglia<Eichner, admrx. McArthur Bros<Kerr, extrx. Jacobs, trustee<Town of Oyster Bay. Ellis, admrx<NY & L I Trac Co. Magee, admrx<NY Tel. Leggett<Pelletreau & ano.

NEW YORK COUNTY.

Supreme Court.

APPELLATE DIVISION.—Recess.
APPELLATE TERM.—Recess.

SPECIAL TERM—Part I.—Newburger, J.—Litigated motions.
Beves<Post. Thompson Co<Fox. Ziegfeld<Ziegfeld. Re Hirschensohn. Irwin<Warren. McWilliams<McW'ms. Re People (Montague) Republic Bag & P< Hoffman. CNY<Am Plumbing. Palin<Eusner. Doscher<Guardant Time Lock. Chauveau<Maxwell. Bobbs-Merrill<Leibow. Hoenig<Hoenig. Thomas<Thomas. Barry<Eyer. Re Payfer (Asseman.) Kirschner<State Bk. Klar<Smith. People ex rel McGrath <Waldo. Carley<Carley (2 acts) Gropper<Gropper. Hoyt<Dick. Campbell<Stern & Sons. Corn Exch Bk<Weill. Boros<Boros. Gorenstein<Gorenstein. Elec Conservation Co< Arnold. Hoyt<Dick. London & SW Bk< White. Rosenberg<Carnevale. Hertschich<Hartwell Stafford. Ziegler<Thompson. Hildebrand<Raferty (2 acts.) Magill<Oliverage Co. Re New & Beaver Arcade. Geppert<Musical Am. Riley<Kaufman. CNY<Jaffe. Verschleiser<V'leiser. Maurice Co<Gimbel Bros. Berkowitz<Frumkes. Greenwood<Morris. Kaufman<Eve Journal. Manning<Seelig. Diamond Exp Bolt<U S Exp Bolt. Kimbark<Waldemar. Baumgarten<Dutting. Mendetz<Mendetz. Ives Mfg<Smith. & H. Hirsch<Cohen. Elliott<Childs. Knauth<Meyer. Weller<Rolf. Harris<Johnson. Shapiro<Shapiro. Copeland<Rodel. Hutton<Hertz. Crim<Rosenthal. Graf<Bonwit Rty. Alwold Rty<Lowry. Reading Braid<Frank. Emigrant I S Bk<206 5 Av. Re Kupferschmidt Mfg. Crim<Rosenthal. Cohen<Cohen. Nobbe<Nobbe. Follhee & McCaul< Raisler. 205 E 57 St<Philipp. Re Howard. Ger-Am Coffee Co< O'Neil (2 acts.) Fagan<Mooney Con. State Bk<Craik (2 acts.) Galewski<Blitzen Rty. Adamson<Quincy Min. Barncy<Chessin. CNY<Mitchell (3 acts) Tietsort<Knapp. De Iorio<Greenberg. Green<NY Rys. Pitot<Pitot. Wood<Hall & Co. Gruzenski<Schreyer. Re Sloat (Osterman.) Manshekian<Knight. Brandreth<Brandreth. Dalley<CNY. US Trust<Meyer. Altman<Comstock. Bowery S Bk<Steljes. Schmidt<Schwab. Vickers<Sheridan. Rice<Apthorp Co. O'Conner<O'Connor. Comm'l Adv<Cutler & W (2 acts.) Striker<Farrington. Re Reese. Re Koract (Linch.) Hoguet<Kirschberg. MacNamara<MacNamara. Humski<Egl. Goldstein<Newstate Co. Re Stocom (Prendergast.) Re Delmauer (Prendergast.) Re Buckley (Prendergast.) Bamonte<Bamonte. Pond<Pond. Chartered Co of L Cal<Rowlette. Regan<Sargent. People ex rel Conradson<Prendergast. Connolly<Osborne. Lamport<Smedley.

PART II.—Davis, J.—Ex parte business.

PART III.—Guy, J.—Motions.
Re E 177th St. 1st N Bk of Brownsville, Tex.<Heinze. Whiting<Whiting. McCalmont<Farson. Deal<McElroy. Ochicone<Ochicone. People ex rel Powell< McAvoy. Herrmann<L I Potato Exchange. Mella<Burati. Sears<Sears.
Demurrers: Dime S Bk of Bklyn< Butler. Lynch<Kirby, Jr. Blessing<Stein.
Preferred cases: Walter<Walter. Conde<Conde. Fredericks<Fredericks. Gere<Schaefer. Windsor Con<CNY. Zerega<Barnard. CNY<30 St R E Co. Hirsch<Marx. CNY<Evarts Hold Co. City R E Co<Herrmann Rlty Co. City R E Co<Herrmann Rlty Co. Marx<Shelburne Rlty. Repatzky<Geizler. Cohen<Golde. Earl<Von Koppenfeld.
General calendar: Birch<Farson. Linde<Gibson. O'Brien<Floral Pk Villa Co. Schmoll<NY Leather. Manhattan R Mill< Bagge. Eisenstein<Colton. Bruns<Wasser. Shaff<Shaff. Heidelberg<Hudson Rlty Co. Herzberg<Same. Glover<Un Verde Cop. Tager<Haberman & Co. Shapiro<Quint. Oshinsky<Reiss. Singer<Mark. Riegner<Gerstl. Safe & V Window< Kilmer. Hamilton<Kilmer. Hamilton<Mayer. Monteforte<T Campalla Soc. Rothbart<Rothbart. Whalen<Powers. Fox<Miller. Jonasson<Goodman. Tino<CNY. Case unfinished.

PART IV.—Greenbaum, J.—Case on.

PART VI.—Bijur, J.—At 10:30 A. M. City certiorari cases:
De Forest<Purdy et al. Marion Rlty<same. Hennessy Rlty<same. Straus<same. Same<same. R H Macy<same. Boskowitz<same. Un Merchts Rty<same. Grossman<same. Vyth<same. Schultz<same. Oppenheimer<same. Bing L S & A M<same. Clear.

PART VII.—Pendleton, J.—Case on.
PART VIII.—Blanchard, J.—Case on.

TRIAL TERMS—Part II.—Lehman, J.—At 10:15 A. M.
Inquest: Re Crow. Peters<Kinch. Same<Fraumene. Malia<Knapp. Guggenheim<Boyle. Yukon Gold<Boyle. Kelso & Co<Ellis. Littlefield<CNY. Kridel<Von Reitzenstein. Techt<Uris. Jones<Nat Surety. Hall<Mark. Rowlett<Butler. Badt<Lanza. St Bk, Syrac<Kaplan. Oestreicher<Winters. East Coal<Sheehan. Whitehall Cement< McLaughlin. Pruzan<Serv Stores. Fabrer<Margolies. Man Comml<Massey. Young<Heinze. Beha<Rothschild. Herring<Nemcof. Vanderhoef & Co< Levy. Bway Bargain<Swezey. Cole<Harrison. Cohen<G Lodge I W S O. 1st N Bk, Roselle< Wupperman. Porter<Scherer. Miller<Sarter. Nacht<Felheimer. Justice<Justice. Seaboard N Bk<Copeland. Postal Life<Burns. Clear.

PART II.—(Adjourned Oct. Term. Held in Trial Term, Part XVI.)—Page, J. At 10:15 A. M. Case on. Title Guar & T<Pam.

TRIAL TERM—Part III.—Weeks, J. At 10:15 A. M.
Heissenbuttel<Meagh'r. Costa<Regan. Young<Regan. Torisco<3 Av Ry. Binder<Ershonsky. Slaviz<Pitts Con. Jordan<Haverty Sta. Schuck<H S Rlty. McHale<Arch Eng. Mullampy<NY Rys. Sempreviva<I R T Co. W Byrnes<5 Av Coach. E Byrnes<same. Harrigan<Salv Army. Pierce<Cobb. Rink<R & L Co. Bernstein<BH RR. Fullworth Co<Burnst. Sulin<Roch & P C & I. Slaviz<Ryan. Firment<R & P C & I. Neustadt<CNY. Levine<I R T Co. H Moore<Goodwin. N Moore<Sasem. Clear.

PART IV.—Cohalan, S. At 10:15 A. M.
Leavitt<Hor I Cr Co. Perlman<Wadleigh. Coffee<N Y Rys. O'Connor<NYC RR. Rabinowitz<Shapiro. Goldinger<Raisler Htg. Wright<B H RR. Minsky<Offenberg. Epstein<Rockv C Dev. Furey<CNY. Timen<McCreery. Stupel<Boudouine. McAniff<N Y Edison. Talamonti<Union Ry of N Y. Rosse<R Hoe & Co. Regan<Sargent. Fogel<Masem. Flood<Un. Ry. of NY. March<Barthel. Fischer<N Y Rys. Bach<N Y Rys. Berstein<Goldberg Son. Gruosso<N Y Rys. Victor<same. Jetter<same. Case on.

PART V.—Platzek, J. At 10:15 A. M.
Gray<N El RR. Spivy<I R T. Fitzpatrick<same. Carl<Bliss Co. C McKeon<Sherman. W McKeon<same. Carlson<Paterson. Schwarz<Bonnem & Co. Schwarz<Bonnem. Schellhammer<Englert. Kraus<N Y Cons RR. Agnew<NYC RR. Zarshinsky<Stoloff. Jorwitz<Baron. Yates<C RR of N J. Coughlin<Linch. Schweitzer<NYC RR. Slavis<McGovern. Sciannimanico<G B Wilson Co. McGarrall<CNY. Swenson<Harris Uris Iron Works. Baumann<Wanamaker. Kopszynski<NYNHRR. Earley<NYC RR. Carpenter<Prescott Co. W Carpenter<same. P Gaglia<Stuv R E. L Gaglio<same. Case on.

PART VI.—Erlanger, J.—At 10:15 A. M.
Zivoff<Greenstein. Cissel<NY Rys. S A Knight< 3 Av RR. A A Knight<same. Linetzky<Barrett. Cummings<NY Rys. Rhine<same. Church<Acker, M & C. Goldberg<Cohen. Rhett<5 Av Coach. Silverstein<B, Q Co & S RR. H Ginsberg<Triangle Waist. I Ginsberg<same. J Wares<S I Ry. D Wares<same. Campbell<Stolts. Frank<McNeille. Epstein<Smolensky. Frank<McNeille. Olsen<Terry & Tench. Mallinson<Baum. Petronello<Ippolito. L Kirshman<Steeplechase. A Kirshman<same. Clear.

PART VII.—Bissell, J.—At 10:15 A. M.
Dana<Robbins. Millori<NY Rys. Bagner<Shatz & C. Reilly<Fargo. Werner<Barrett. Levy<same. Siegel<Buttenweiser. Howley<NY, West & Boston RR. O'Neil<Press Pub. Dougherty<C RR of N J. Rowland<NY Rys. Hubbell<same. Ahlers<Palmer. Dalton<same. Creighton<same. Int Trust<Gow. McGann<Hineser. Deissroth<Eagle. Bernett<same. Kefer<NY Rys. Heim<same. S E French<42 St, &c, Ry. W A French<same. Neuman<NY Rys. Case on.

PART VIII.—Dugro, J.—At 10:15 A. M.
O'Connell<Rosenbaum. Hickey<Reed. Panny<Heide. Segal<Bklyn Un El. Rauch<A Hupfel's Sons. Nakence<O'Flaherty. Hurley<Hall. Falkenstein<Fisher. Bloom<Levine. Burke<Dreyfuss. Campagna Con<Underwood. Baker<Jennings. Nelson<Tompkins. Steinmesser<Denzer. Meyer<NY Con Rys. Sullivan<Adams Co. Schirmer<Newmastic. Goodman<Kesslinger. Davis<Greeley Sq H. Cook<Lewis. Mauer<NY Rys. Benedetto<Brady Co. Schuette<Webber, Jr. Case on.

PART IX.—Donnelly, J.—At 10:15 A. M.
Abe Brill Co<Pattel. Case on.

PART X.—Gavegan, J.—At 10:15 A. M.
Bienventa<3 Av RR. Caldero<Kamenstein. McDermott<L I RR. Speck<same. Selden<Sniffen. Dalley<Park Row Rty. Carey<US Rubber. Santomartino<Fargo. Nadal<Schaefert. Cadow<Woolverton. Cummings<NY Pneu Service. Borzumato<Kommel (2 acts.) Earl<Wubbe. Merritt<CNY. Hickey<Bloomhower. Morrison<CNY & Bradley Con. Ginsberg<Wells Bros (2 acts.) Welgus<Fargo. Millot<Baumert. Galinger<Tannebaum. Lamphere<3 Av Ry. Matthews<Waller Ltage. Case on.

PART XI.—Hendrick, J.—At 10:15 A. M.
Doyle<Fargo. Halstead<Terry & T. Axelowitch<Mayo Warehouse Co. Kaiser<Ochs. R Berus<Cummings. E Berus<Cummings. Fuchs<Gilmour. H Bookman<Doyle. A Bookman<Doyle (1). M Bookman<Doyle. A Bookman<Doyle (2) A Bookman<Doyle. I Bookman<Doyle. Hillquit<Penn RR. Kauffman<B R HH. Van Duzer<Stauch. Morrison<Lloyd-Phyfe. Guerriero<Frank Brew. Fitzgerald<Cons Gas. Yardum<Powers. Kolbrener<Bab. Fechheimer<Nevins. Wortendyke<CNY. Luyties<Appleton. Futoransky<Nas RR. Clear.

PART XII.—No day calendar.

PART XIII.—Borst, J.—At 10:15 A. M.
Hess Bldg<Cons Gas. D Goodwin<Cornish Con Co. W J Goodwin<Same. Lahey<Topeka Co. Southall<New Amst Gas Co. Kaplan<Beck. Meister<McCloskey. Glass<Breser. Andesner<Buchbaum. O'Conner<Borden's C Milk Co. Maretta<Cunard. McElroy<Fed Sign Elec Co. O'Connor<Oceanic St Nav Co. Cohen<Kalish. Fisher<Royal Indem. Greco<Ryan Con. Callia<De Vries. Feinsilber<Everard's Breweries. Callia<De Vries. Dipaola<Motor Taxi Cab Co. Olsen<Ryan Con. Sullivan<NY Rys. Farley<Carlson Oper. Sawicki<Stern & Sons. Lande<NY Rys. Drake<NY Rys. Clear.

PART XIV—Philbin, J.—At 10:15 A. M.
Delehanty<Dunn. Carfagno<McAtee. Friedman<Bauman. Rosenbaum<Rothenberg & Co. Harding<Postal Life. People ex rel Solomon <B'hood of Painters. Strauss<Regan. Finkelstein<Iroq Door. Klein<Tanguay. Ansonia<Hein. Katz<Katz. Goldstein<NY Life. Curley<Currire. Jacobs<Weingarten Bros. Oshinsky<Rubenstone. Harbison-Walker Ref Co<190 St Rlty Co. McEheny, Jr.<Sprague. Frooks<Ruhlin. Hastings Pav Co< Donovan. Seligman<Friedlander. Weidenfeld<Doherty. Hollander<Kauffman. Weill<Getzger. Polak<Bartek. CNY<Litchfield. Springs<McMillan. CNY<McCarthy. Canazzaro<Bressi. Knight<R of Reviews. L Tannenbaum, S & Co<Wilson. Dangler<Nat Surety. Burton<W Burton & Co. Giles<Trow Directory. Wellwyn Rlty Co<N J Terra Cotta Co. La Sala<Friedman. Dick<Busch. Neary<Gouold. Case on.

PART XV.—Goff, J.
Griffing<Ridgeway. Disbrow<Walker. Bunner<Cons. R Tire. Messinger<St Paul F & M Ins. Gontier<Skopnik. Abraham<Am M P Mach. Kinsella<Haan. Kehaya<Athanassius. Kilsheimer<Frizelle. Rouch<Stahl. Heinze<Kerr. Zagat<Zagat. Saul<Blair. Levy<Kohen. Same<Kanter. Salmon<Ballance. Kahn<Mahler. Stephens<Ctd Mfg. Cross & Brown<Havemeyer. Stevens-Eaton<Cox. Federal Huber<Hildebrand. Man Strawboard<Gair. Md Casualty<Blix. Wollins<Morstein. Hurd<Mackie. J Ogden<Inte'r Metal. Hillman<Hoffman. Bauer<O'Shea. Arbis Rlty<Judson. H G Vogel<Wolff. Butler<Tyson & Co. Same<McNamee. Appleby<McGrath. Krawitz<Loeser. Elsasser<Travelers Ins. Blau<CNY. Clear.

PART XVI.—Page, J.—No day calendar.
PART XVII.
Causes remaining on the day calendar of this part have been transferred to the day calendar of Part XIV. for Monday, Nov. 16, 1914.

PART XVIII.—Giegerich, J.—At 10:15 A. M.
Hardin<Cohen. Roessle<Halsey. Bumfeld<Marx. Mechanics & M N Bk <Price. Krauss<Kraft. Asphalt Pav<CNY. (2 acts). Ruiz<Yglesias (2 acts) Campbell<Campbell. People ex rel Goldstein <Ind Bialastocker B L A. Ward<Morris Pk Est. Clancy<Shipman. Greenwald Pack< Oshinsky. Illinois Surety<St Sav Bk. Oshinsky<Prop'ty Ins. Wmsport Radiator< Hewison. Chesebrough<Oriental Bank. Nat Res Bk<Corn Exc Bank. Leikert<Byrne. Butler<Morris. Scanlon<Carrollan. Robertson<Robertson. Morris& Cumings<Mullen. James<CNY. Locke<Pan Am Trad. Almy<Mitchell. Borenstein<U S G Lodge I O A L. N Y Dock<Seaboard Nat Bk. Thayer<Catts. Cohen<Siegel Cooper. Brush Fibre Sup< Halstead. Bartlet & Snow< Holmes. Aldrich<N Y C RR. Clear.

Surrogates' Court.

CHAMBERS—Cohalan, S.—At 10:30 A. M.
Wills for probate: Julius W Geyer, Betty Jokel, Letitia Capel, Louis Hoegger, Sidney Salvia, Belle Hartz, James H McLaughlin, Mary G Peet, Rose Murray, Matthias L Jones, John J Russell, Edward Judson, Mary Loewe.

TRIAL TERM—Fowler, S.—At 10:30 A. M.
Contested wills: Joanna Beatty, Mary Regan, Moses Lubelsky, Emily J Telfer, Nathan Levine, James Hagerty.

City Court.

SPECIAL TERM—Part I.—Schmuck, J.—Litigated motions.
Habicht<Greenwich Stores. Carlino<Turner Con. Lee<Nagel & Co. Crowley<Pepper. Earle<Neilson. Butman<Calhoun. Edmunds & Bonton< Baird. 28 St Co<Pendleton. Linker<Silner. Leveene Co<Guntzer. Hartford Tire<Bachner. Haywood Bros & Wakefield<Hotel Utilities. Gramont Bldg<Lehman. Prevost<Wyoming Apt. Lee<Duval Co. Speer<Villa Pk, &c. Eimer & Amend< Wolfran Wire. Zubisky<Schulman. Gillhaus<Story. Robbins<Allan. Bodmore<Zeimer. Kurland<Wingman Rlty. Schearer<Traub. D'Amara<Duffy. Katz<Chicago Merc. Varly<Hohenstein. Mass I Wks<Easlowitzker. Small<Morse. Lynch<Murphy. Rapp Con<Farrell. Columbia Tr<Goodman. Liberman<Bauman. Carnegie Trust<Fla T & L. Youngstown Grocery< Brina. Steingartz<Feldman. Diamond<Wallace. Strabung<Seidman. Morgan<Comp Metal Lath. Hollywood Co<Novich. Youngstown Grocery< US F & G. Gottlieb<Streep. Harris<Kaufman Bros. Brookman<Lowry. Bonetto<Blatto. Gillhaus<Story. Citizen Cent N Bk< Eisenberg. Scott<Silberman. Auto Ins<Times Sq Auto. Douck<Phillips. Same<Lawrence. Beers<Mayer. Saliveen<Bernstein. Di Menna Con<Anchor P Iron. Knauth<Samson. Mayersohn<Nelson. Metkiff<Rosenfeld. Same<Naryisenfeld.

PART II.—McAvoy, J.—Ex parte business.

TRIAL TERM.—Part I.—Ransom, J.—Court opens at 9:45 A. M.
Dalashinsky<Green. Binstock<Teitelbaum. Weinstein<Knick'Ice. Geller<I R T. Gerstung<Hall. Barry<NY Rys. Gutstein<Cooper. Rothstein<3 Av RR. Orchetsky<Hay Fdry. Tomlinson<Whitridge. Wendhaus<Cohen. Schwartz<Shapiro. Stern<Shuck. Terragin<NY Rys. Cobden<Silny. Dalley<New Eng S S. Goldstein<Heyman. Goldstein<Heyman. Oberle<Meier & O. U S Sponging<Nat Surety Co. Aronsky<Meyer. Lumbardo<Wash Sq Taxicab Co. Conte<De Marco. Weinstock<Ullman. Spitzer<NY Rys. Ingalls<Hammond Typewriter Co. Siskin<Potter. Erickson<Clausen-Flanagan Brew Co. Donovan<Penn RR. Harris<Ansonia Storage & W'house Co. Greenfeld<Kemp. King<Yellow Taxi Co. Doerrlamn<Sholes Typewriter Co. Melton<Kinney. Davy<NY Rys. Lang<Lux Mfg Co. Jefferson Laundry< NY Rys. Gotham R'coat<Levy. Costello<Bradley Cont. Obendorfer<Piser & Co. Strauss<Freund. Koldobein<Singer S Machine Co. Mahoney<Feldscher. Turtletaub<Klein. Brofman<NY Rys. Hirschbaum<NY Rys. Rothenberg<Charevousky. Moscow<Brooks. Einstein<42 St, &c. Gerschowitz<Barton Press Co. Kottler<Mason-Seaman Transp Co. Chorkana<Federzyseyn. Schrneck<Forest Hills Market, Inc. Grattan<Anheuser-B. Flynn<Dennis. Singman<Levy. Calocci<Faust. Baverman<Tannenbaum. McClosky<McClosky. Simon<Lehr. Beresowski<NY Rys. Horowitz<Uvalde Asphalt Pav Co. Horowitz<Same. Fox<Klar. Fleischman<Maxler. Wechsler<Etelstone. Goldstein<Loria. Gordon<NY Rys. Cross & Brown Co< Crystal. Balsam<I R T. Cantiaque Dev Co< Miller. M Dimenna Con Co< Anchor P I Wks. Trodd<Emanuel. Clear.

PART II.—Green, J. At 10 A. M.
Polak<Ponstylink. Finkler<Friedman. Toback<Logowitz. Axelrod<U S C Bed. Smith<Horowitz. Scott & ano<Taylor. Same<Silberman. Henle<Schoenman. Flamneubaum<Schnied. Peck Bros Co<White. Amdur<Webber. Goodman & ano<Haley & ano. Brill<U S C Bed. Masi<Lordi. Solomon<Brooks. Scheer<Mainsoff. Lapere<Freedman. White<Akins. NYC Car Adv<Reid. Friedman<Steierman. Kamarow<Enison, Inc.
These cases will be passed for the day as, of course, without the necessity of counsel attending:
Kitzinger<Oransky. Rice<Bruckheim. Willis<MacDowell. Hoffman<Keith. Koehler<Mass. Bondg. Plaza Operatg<Reddy. Blumberg<Levine. Sloane<Middleton. Forward Assn<Sirrow Amuse. Morningside Pk< Reichenbach. West N Bk<Suderov. Lein<Martin. No Am Audit Co< Ency Press, Inc. W U Tel<Mor Pk Est. Levison<Toll. Greenstein<Radow. Alexander<Hepner's Cos. Wilson<Duncan. Springer<Marcus. Tallanoff<Hyman & S. Pitts<Green. Lewis<Cohen. Pringler<Allen. Garnar<Godward. Levy<Hagadorn Bros. Gutter<Durkker. Eggleston<Nat Type. Berta<Armato. Nifosi<Passarelli. Fletcher<Elliott Fisher. Union Tr<Cheney. Same<same. GindeRlty<Higgins. Maynard<Gen Accdt. Moskowitz<Grwich Bk. Evans<Woodard. Fersch<Linder. Celbaud Con<A A Volk. Reilly & Bro<Stokes. Ross<Somers. Finfer<Union Cloak. Nat Nas Bk<Gilbert. Same<same. Siegbert<Smyth. Hillelson<Rosendorf. Seadale<Phelan Bros. India Wharf Brew< Wasser (2 acts.) Schmidt<Masset. Clear.

PART III.—La Fetra, J.—At 10 A. M.—Commercial calendar.
Levy<Saltz. Finke<Applegate. Leventritt<Wilzin. Heyland<Mehler-Fulton. Levy<W C Realty. Gribbon & Sons< Jacoby. Warner Godfrey< Goldman. Fish<Horowitz. Markel<Elias. Brukenfeld<Wechsler. Neldert<C R I & P RR. Black & Boyd<Boomhower. Connor<Lock. Plymouth Rub<Rosenberg. Bachman<Mendetz. Di Blasi<Pizzo. Times Sq Auto<Woods. Silver<New Simpson-C. Harris<Boston Ins. Same<Globe & Rutgers Ins. Same<Home Ins. Same<Ins Co of Penn. Same<People's Nat Ins. Same<Western Ins. Schein<Trachtenberg. Leddy<Std Home Con. Am Bond<Green. Danhauser<Prince. Wood Mfg & R<Power. Wagner<Henderson. Salomon<N London. Wagner<Henderson. Fernandez<Waddey. Lewald<Galland Rlty. Cohn<Goldfarb. Raymond<Augenblick. Gross<Metzger. Bickel<Mandell. Bellar<Singer. Townsend<Schacht. Wilson<Lux Mfg. Same<same. Auto Fire Alarm<Susq Silk Mills. Applegate<Loper. Hertwig<Howleson. Luna<Goldstone. Youlin<Horowitz. Macbeth-Evans<Keister. Erectg Co<Whitney. Eisenberg<Schukman. Un Elec L & P<Gross & H. Braslawsky<Un Smoked Fish. Linde Air Prod<Laird & Co. Clear.

PART IV., Lynch, J., clear; Part V., Finelite, J., case on; Part VI., McAvoy, J., case on; Part VII., Delehanty, J., case on; Part VIII., Smith J., case on.

Referees Appointed.

SUPREME COURT—Pendleton, J.—Dispatti<Simberg—G. G. Fry. Beam<Katz—J. Philip Berg. County Holding Co.<Pye—Richard M. Henry. Marx<Vogel—Max Altmayer. Schenerman<Carab Realty Co.—Lyttleton Fox.

Receivers Appointed.

SUPREME COURT — Pendleton, J.—Wm. Crawford<Louis Lese—Jonas J. O'Brien. Greenwich Savings Bank<Wm. C. Runyon—John H. Snell. Chas. Ullman<Eric Lideal—James M. Donohue.

BRONX COUNTY.

Supreme Court.

SPECIAL TERM—Brady, J.—At 10 A. M.—Motion calendar.
Matulsky<Shugarman. Meyer<Meyer. Melson<Siff. Sammis<Schmitz. Hyman<Corgil R'lty. Connett<Int R T. Moses<Willis. Christopher<Dickerson. Atlantic Dock<Pigueron. McKee<Wingert. Bahr<Bahr.

SPECIAL TERM FOR TRIALS—Brady, J.—No day calendar.

TRIAL TERM—Brady, J.
Inquest: Tully & Co<Murray.
Day calendar: Fath<NY Rys. Del Pino<Ahr. Poccaro<Municipal Asphalt. Latzer<Int R T. Marcus< L I Rys. Coyle<Whitney. Williams<Bose. Kirkland<Rodgers & Hagerty. Donovan<Donovan.

Surrogate's Court.

CHAMBERS—Schulz, S.—Motion calendar, Samuel Motostowsky. Margaret Collins. Joseph A. Donnelly, Dotliebin Stolz.
Wills for probate: Peter Half, Matthew Sullivan, Simon Strauch. Martha E. Greer, Jackson Bell, Catherine O'Brien.

TRIAL TERM—Schulz, S.
Contested wills: Hattie Sabey. Martha Spooner.

County Court.

CHAMBERS—Gibbs, J.—Ex parte business.
SPECIAL TERM—Gibbs, J.—No day calendar.

TRIAL TERM—Gibbs, J.
Cohen<Arrigoni. Guarino<Sheresheraky. Weber<Union Ry. McGuire<Heiman. Strunsky<Union Ry. Newman<Dubin. Thompson<Giordano. Cohen<Orrigoni. Strunsky<Union Ry. Zuelch<Jelinek. Noack<Wolf & Co. Goldfarb<Union Ry. Chenoni<Zimmer. Benjamin<Metro Tob. Burke<I R T. Scaliso<Simbar Rlty. Arnold<Conlon (2 acts). Leavitt<Cuono. Schilling<Harper. Tusco<Union Ry. Torlentino<Gerosa. Kobrin<I R T. Kamisaroff<Webster Live Pltry Mkt. Sholler<Wuenscho. Grossman<Henser. Schmitt<Union Ry. Puglesi<Gallick. Greenfield<So Bvd Ry. Corrigan<Carvel Co. Pinto<Union Ry. Dietz<Becker. Silver<Stein. Weiner<Tully Con. Kopstein<Union Ry. Bookman<Lather (2 acts).

Referees Appointed.

SUPREME COURT—Brady, J.—Catz<Roeder—Edgar Hirschberg; Dalker<Weber—Oliver E. Davis; Sundel<Rothenberg—J. Wilson Bryant.

RICHMOND COUNTY.

Supreme Court.

SPECIAL TERM—Equity calendar will be taken up at the Borough Hall, St. George, Monday morning, Nov. 23, at 10 o'clock.

TRIAL AND SPECIAL TERMS—Crane, J.—At 10 A. M.
Kubilius<Conn Co & NY, NH & H RR. Paslick<C RR of N J. Grant T & S<Killian. Wigand<Bachmann Bechtel Brew. Israel<Buegler. Kennedy<Brown. Kane<Hunt Co. Chalfy<Rubsam Horrmann Brew. Carolan<Hagen. Ricca<Witteman. Sullivan<Schmul. Wilson<Rich L & P. Fulton<Ingalls, (1.) Fulton<Ingalls, (2.)

KINGS COUNTY.

Supreme Court.

APPELLATE DIVISION—Jenks, P. J.; Burr, Thomas, Rich, Putnam, JJ.—Motion calendar.
Windsor Pk<Althause. Re Wash Av, Queens. Same. Silverman<Scher. Same<Same. Re Kensico Reservoir, Sec. 5. Re Wash Av, Queens. Curley<CNY. Jones<Same. Mack<Same. Geo Mack<Same. Same<Same (Act 2.) People ex rel Platt< Whitney. People ex rel O'Brien< Whitney. Litchfield Con<CNY. Benjamins<Hylan, &c. Ronca<Wendell & E. Giovanni Ronca<Same. Andrews<Cohen. Same<Same. Munnich & ano<Jaffe et al. People<Luskowitch. Nobel et al<Powell et al. Gabel<Hastings Homes Co. Sullivan<Rothschild. Vickers<Midtown Con.

Non-enumerated day calendar.—At 1 P. M.
Finch<Williams. Nash<Same. Wright<Same. Schultz<Same. Noon<Same. Allgaier<Cohen Co. Re Wilcox. Re 4th Av. Rini<Rini. Bernstein<Friend. Re Howell. Burmester<O'Brien. People<Strauss. Re Green. Collins<Sweeney. Casey<Gannon, (3 acts.) Uebewasser<Heen. Re Beal. Pritchard<Elsner. Mead<Henchey. Williams<Keeler Co. Read<Chapman. Charles<Leonard. Re Grant. Cuoco<Classon Co. Re Southworth. Reilly<Barrett. Farley<Secor. Butler<CNY. Conway<Naylor.

SPECIAL TERM.—Part I.—Benedict, J.—Motions—At 10 A. M.
Max<Earth. Kane<Clyde & Co. McDermott<McCabe. Mendelsohn<Nas RR. Wiener<same. Kogan<Kogan. Carley<Burr. Brau<Rubino. Dailey<Bush T Co. Ginsburg<Bowen. Nat'l SGC Co<Shapiro & ano. Nolan<Prendergast. Carlson<Carlson. Georgia B Co<Burdett. Kusevich<Acme F. Loyd<Loyd. Cohen<Goldsmith. Guttman<Shonberger. Farmer<Resnick. Witten<Witten. Re Pines Mfg Co. Busch<Gt Neck S. Same<same. Rich A C Co<Morse. DeLior<Slee. Almond Co<Ferber. Morgan<Gueth. Re Eldert. Selinger<Eastn D C. Baumach<Baumach. Allied P Co<Boag. Roache<CNY. Same<same. Norton<Saffren. Caruana<same. Eagle W L Co<Rosenberg. Morris<NY Con RR. Colborne<C I & B RR. Adler<Nas RR. Friedrich<same. O'Leary<same. Kiechlin<same. Galvin<B H RR. Ford<same. Schmitt<same. Fink<same. Baum<same. Denton<same. Kelser<Murphy. O'Neil<B Union Gas. Francesco<Carpenter B & H. Hogan<McCarty. McElligott<McElligott. Bannard<Bonnard. Yablonsky<Cohen. Homestead Bk<Caplan. Sharpe<Sharpe. Hamilton Tr<Dickerson. Nadelweiss<Kingshire R Co. Troiano<Galasso. Same<same. Klein<Bandler. People<Goldman. Re Terrace Place. Ansorge<Billhardt & ano. Mtge Holdg<Fredericks. Brossman<Bates. Carvelli<Carvelli. Eder<Sage Foundtn H. Maxwell<Hoge et al. Coglianese<Noschese. Hall<Hall. Altman<Beck et al. Delmage<Wilbert Garrison Co. Aiello<Aiello. Mossally<Makinm et al. Mat'l House & L Co< Silberstein & ano. Guttman<Schonberger. Becker<Becker. Brunner<Brunner. Re Fell. Sickels<Washburn. Cullen<Gibbons et al. Grieger<Nelle et al. Teese<Teese. Levine<Fanning. Boyd H Wood Co< Bristol Bldg. Levin Kronenberg & Co<Harbor V et al. MacRae<MacRae.

PART II.—Kelly, J.—Ex parte business at 10 A. M.

PART III.—Kapper, J. Trials at 10 A. M.
Vogt<Vogt. Storch<Storch. Sherman<Kramer Con. Markgraf<Markgraf. Walcott<Walcott. Dodge<Dodge. Moore<Swasey. Bradshaw<Getz. Kajowski<Kajowski. Stott<Swaim. Johnson<Johnson. Reiser<Reiser. Sackman Con<Rosenbaum. Thomson<Lawyers' T Ins. Danza<Danza. Smith<Smith. Bernstein<Bernstein. Dickman<Dickman. Quattrocci<Quattr'ci. London<Feinberg. Day<Helms. Chandler<Chandler. Barker<Barker. Krandel<Krandel. Robb<Robb. Brighton-by-the-Sea< CNY. Platkin<Cornman. Schmerkowitz<Mayer. Parascondola<Par'dola. Troiano<Galasso. Kahler<Kahler.
Reserved calendar. Burden<Blair. Carlin<Carlin. Blood<Klugman. Bklyn Poster Adv< Philip. Altkrug<Altkrug. Weil<Borroughs. Zierlin<Zierlin. Sirkin<Sirkin. Teremetzki<Terem'ki. Bradford<Damran. Stein<Brandmeier. Hastrich<Pilcher. Lynch<Schapin. Colbath<Colbath. Manning<Smith. Horowitz<Horowitz. Restraino<Sedulto. Gallo<Gallo. Henderson<Rensl Rlty. Leggett<Seaboard Con. Emp State Dairy< Ventimiglio. Kuntz<Kuntz. Drescher<Benden. Ajas<Ajas. Hagen<Mead. Milbert Holdg<Gd Knitting. Jonas<Szpeena.
Highest number reached, 1,503.

TRIAL TERM—Part I.—Blackmar, J. PART II.—Maddox, J. PART III.—Manning, J. PART IV.—Clark, J. PART VI.—Aspinall, J. PART VII.—Kelby, J.
Causes, irrespective of the time required for trial thereof, will be assigned on Fridays. If not finished that day, they will be carried over to the following Monday.
Willensky<Kraus & ano. McTernan<C I & B RR. Dunne<B H RR. Rothwell<BH RR et al. Hammer<Hay Fdry. Weber<Jacobs & D. Childers<B E D Ter. Conety<Miller. Daly<B H RR. Landsness<Mills. Rubbo<Mahnken Bldg. Vondy<B Q C & S RR. Gabriel<Healy. Elkein<C I & B RR. Morton<Burton. Goldberg<Blue Taxi. McNulty<B H RR. Glantz<Bregstein et al. Papandrea<Nass RR. Guttieri<Bradley Con. Tracy-Sullivan< B H RR. O'Brien<Lissberger. Hackett<Keen. Eberling<B Q C & S RR. Frank<Murphy. Riehl<Va Reel. Cullen<Gibbons et al. Cusack<NY Rys. Martamy<Gt A & P Tea. Burney<Lampe et al. Ruderman<Bogoff. Walker<NY Rys. Horndahl<Colvin. Flynn<McLoughlin & ano. Hartfelde<Geehan T. Rougere<Atl Stvdg. Bohrmann<Pelta et al. Cloke<Nass RR. Walsh<C I & B RR. Hennessy<Nass RR. Goldberg<Kempf & ano. McGowan<Pitts Cont. Dearing<Transit Dev.
The following causes, if ready, will be passed:
Hartnett<Std Oil. Goonan<B Q C & S RR. Kennedy<C I & B RR. Lockberg<B H RR. Greene<Nass RR. Gribbon & Cameron< L I RR. Varone<NY NH RR. Raftery<Williams Ov. Ferrall<Nass RR. Broad<Sheffield Frms. Ponte<NY Cath Prot. Madden<Elias. Kalisky<Georgia Bldg. Ferry<Dancik. Kuster<Mayer & ano. Krach<NY Cons RR. Dailey<Greenpoint. Finnegan<Nass RR. Youker<Post. Peoples Tr<Krombach. Chrystal<CNY & B H RR. Woehrlin<Abr'am & S. Barker<Barket et al. Flaherty<Owens. Sunset B Livery< Alevoli. Wingard<So Pac. Schwartzberg<Gruhn. Parfitt<CNY. Higgins<C I & B RR. Volpe & Longone<Polo L I RR<Am Bridge. Kaplan<C I & B RR. Black Co<Fid & Cas. Phillips<NY Sanit'y U. Weinberg<Mayer Brew. Halligan<Alpha Con. O'Gara<Nass RR. Kanney<Aschoff et al. Kaszarnak<Holbrook, C & R. Middleton<Browne. Collins<CNY. Napoleon<B H RR. Miller<Clause.
Highest number reached, 4,309.

County Court.

CIVIL CALENDAR.—Roy, J.—At 10 A. M.
Jackson<Schwartz. Cooperman<Nas RR. Von Tassell<Knoll. Lo Corto<Nas RR. Burns<Kaubler. Palmieri<B H RR. Clark<Kennedy. Fischer<Knapp. Halper<Balzarini. Gernedsen<Nas RR. Leary<B H RR. Schneider<Schnabel.
These causes, if answered ready, will be passed:
West & ano<B U Pub. Hanley<Nas RR. Flint<B H RR. Burr<Martin. Taranto<Liebmanns S. Kiehne<B H RR. Gibler<Econopoulys. Cohen<Packer. Feinbloom<Nas RR. Finkelstein<Ward.
Highest number reached, 2847.

Surrogate's Court.

CHAMBERS.—Ketchem, S.—At 10 A. M.
Wills of: Edwin Holloway, Joseph Seifert, Minna Berghauser, Harry Thompson, James Dougherty, Anthony Miller, R. Winkelmann, Elizabeth Schroeder, William Tins, G. H. Hubbs, G. Renoz, Maria Stadler, Eliza Mulry, Catherine Sullivan, John Cunnion, Mary Caulfield, Martin Lynce.
Acctg in estates of: Patrick McCarren, James Austin, Michael Moran, Phoebe Skinner, J. Underhill.
Estates of: Fanny Pick, Kenneston infants, D. Franke, J. F. Smith, John Russo, Catherine Dempsey, D. Corbett, Samuel McDonald, Seligman infants.
CONTESTED CALENDAR.—Ketcham, S.
Wills of: Annie Rubens, Richard McNerney.

QUEENS COUNTY.

Supreme Court.

TRIAL TERM—Part I., Garretson, J.; Part II., Van Siclen, J.—At 10 A. M.
Osborn<N Am Brew. Zingale<B H RR. Schoendorf<O'Grady & an. Daley<J. Ehrgott & Co. Macauley<L I El Ry. O'Neill<B H RR. Sillen<Shults Bread. Scanlon<NY & Q Co Ry. Hein<NY Con RR. (2 acts.) Churchill<Cosm Motor. Darcy<2 Av RR. Allaire<Allaire. Doyle<NY & Q Co Ry. Porter<CNY. Fid & Dep Co of Md< Queens Co Trust. Gogarty<I R T.
These causes, if marked ready, will be passed for the day:
Jacob<M & Q Trac. Cummings<NY & Q Co Ry. Marshall<M & Q Trac. Lynch<C I & B RR. Voight<B H RR. Schroeder<Marine Met. Napolitana<Tran Dev. Godfrey<Clay & an. Lingee<Frankft G Ins. Agnoli<Degnon Con. O'Neill<McWhirter Co. Doyle<NY & Q Co Ry. Saxe<same. Balzer<same. Heard<B H RR. Wegge<Eppinger & R. Davis Granite<Leahy. Hecker<Ocean El Ry. Marsh<M & Q Trac. Curran<Emp City G. Hahn<Borden's C Milk. 1st N Bk of Whitestone<Goodrich. Berger<Kramer.
Highest number reached, 600.

WESTCHESTER COUNTY.

Supreme Court.

DAY CALENDAR—Part I., Tompkins, J.; Part II., Keogh, J.—At 9:45 A. M.
Hutchinson<McCaddon. McLevy<NYC RR. Noll<St'd Oil Cloth. Cobrin<Brook. Edwards<NYC RR. Gardner<NY, NH RR. Reilly<same. Robertson<Thompson-Starrett. KellyKerbaugh Con. Parete<Nichols. Cole<Harris. Ranft<Eisele. Chubaroff<Concourse Bldg. Stainach Hards<same. People<Conway. People<Mayer. People<Ryder.
These causes may either be marked ready or marked over to another day:
Dunn<NYC RR. Crentsberger<Mt Vernon. Barr<T A Gillespie Co. Daisenberger<Jacobson (2 acts.) Murphy<Goodhart. Walsh<Kelly. Greenlee<Todd. Hetzel<NY, NH & H RR. Stehlin<City & Co Con. Gholouski<Fed Sugar. Marcus Bros<Powers Mo Pict. Harrison<Chester H Auto. Wall<Yonkers RR. Hoffman<same. Riggio<NY Rys. Bahr<I R T. Schorck<N Rochelle. Liberty Brew<Olt. Nichtern<West St Ry. Nicoletto<Whitridge. Maher<Gantz. Sledzonski<Dunwoodie C Club. Guidiano<Fraade. Linehan<Silver. McCarthy<Ringler & Co. Fredericksen<New Rochelle C & L. Croft<Pkskl L & RR. Schaefer<Union Ry, (2 acts.) Albert<Southern Bvd RR, (2 acts.) Harris<Mason & H. Galvin<Fed Sugar. See<Ocean SS. Samela<Stamford Ry. Tackman<Leibhold Con. Huggins<NY & Stam RR. Willson<White Plains. Coutant<I R T.
Highest number reached, 440.

County Court.

DAY CALENDAR—Platt, J.
Maynard<Langan. Walden<Brown. Wilson<Yonkers RR. Dato<same. Aiello<Rocco. Colucci<Star Hyg Ice. Ellis<N Y & Stamf R. Paschkes<Rubly. Munroe<Wainwright. Anklin<Sansone. Witt<Hendrick. Alexander<Lounsbury. Ward<Wetzel. Ferguson<P Chester. Marx<Pirone. Forbes<Hills.
These causes may either be marked ready or marked over to another day:
Flanagan<Devine. Ceruzzi<NY, NH RR. Cohen<N Y & Stamf. Johns<Santore. Johns<Santore. Sirlin<Harrison D St. Woods<Larchmont. Gill<Selleck. Rolence<Keehan. Same<Sickley. Dryfoos<Black. Walker<Curran. Rubin<Rolfsen R'lty. Shea<Loescher. Russe<Deveson. Hublitz<Hartog. Gen M Truck<Reed. Same<Yardley. Fesselmeyer<Hartog. Sanford<Witt. Flood<Coffin. Bartnett<Kennedy. Cunneen<same. Mandeville<N Y & Stamford Ry. Duff<Manheimer. Downey<N Y & Stam Ry. Sculke<Scrace. Sculke<Scrace. Morgan<Bearns. Besson & Co<Gillespie. Kuritzky<Amato. Silvery<Nelson. Blood<Ginsburg.

Surrogate's Court.

DAY CALENDAR—Sawyer, S.
Wills for probate: Henry N. Hamilton, Emma Haar, George W. Horton, William H. Morris.
Real estate proceeding: Arthur Holland.
Accounting: R. B. Farrington, Mary A. McGuirk.

NOTICE.

Surrogate William A. Sawyer has issued the following notice concerning his terms of court during 1915:

Terms Without a Jury—At White Plains, Tuesdays and Fridays.

At Yonkers—First and third Wednesdays.

At Peekskill—Second Thursday of each month.

At Port Chester—Second Wednesday of each month.

Terms with a Jury—At White Plains on the fourth Monday of January, fifth Monday of March, and fourth Monday of October. At Yonkers on the first Monday of June. No court will be held during the month of August.

Notice of trial must be served by each party and a note of issue filed in the office of the Clerk of the Surrogate's Court for all matters to be heard at the jury terms, in the same manner as in the Supreme Court.

LEGAL NOTICES.

NOTICE TO CREDITORS OF TOLEDO, ST. LOUIS AND WESTERN RAILROAD COMPANY.

NOTICE IS HEREBY GIVEN That the undersigned was, on the 22nd day of October, 1914, duly appointed receiver of TOLEDO, ST. LOUIS AND WESTERN RAILROAD COMPANY by the United States District Court, for the Northern District of Ohio, Western Division, in a suit in equity pending in said court, wherein Horatio C. Creith is plaintiff, and Toledo, St. Louis and Western Railroad Company is defendant, and that the undersigned was also, on the 23rd day of October, 1914, duly appointed as receiver of Toledo, St. Louis and Western Railroad Company by the United States District Court, for the Southern District of Illinois, Southern Division, in an ancillary suit in equity pending in said court, wherein said Horatio C. Creith is plaintiff, and said Toledo, St. Louis and Western Railroad Company is defendant, and that in pursuance of said orders of appointment, the undersigned has duly qualified and given bond as such receiver, and that he is now the duly qualified and acting receiver of said Toledo, St. Louis and Western Railroad Company, and of all of its property and assets, of whatsoever kind, nature and description, wheresoever the same is situated or may be found, and is now in possession thereof.

All creditors of Toledo, St. Louis and Western Railroad Company, excepting those hereinafter specified, are hereby notified that they, and each of them, are required, on or before the 4th day of January, 1915, to file their respective claims with the undersigned, or to file in the above suit, in the United States District Court, for the Northern District of Ohio, Western Division, bills of intervention setting forth their respective claims, and upon their failure so to do, said creditors shall be barred and not permitted or allowed to participate or receive any payments upon their respective claims, either from the income of the property of Toledo, St. Louis and Western Railroad Company, or from the proceeds of the sale thereof.

The above provisions as to filing verified copies of claims or bills of intervention thereon shall not apply to creditors holding prior lien bonds or first mortgage gold bonds or equipment trust obligations, heretofore issued by Toledo, St. Louis and Western Railroad Company, or to creditors whose claims have arisen on account of services, labor, material or supplies furnished to Toledo, St. Louis and Western Railroad Company within a time not exceeding six months prior to the 22nd day of October, 1914, and which have been approved for payment by the receiver and included within the list of creditors furnished by the receiver to the master appointed in said suit.

The undersigned has furnished to the master appointed in said suit, Guy W. Kinney, Esq., No. 1,319 Nicholas Building, Toledo, Ohio, a list of such creditors, as of the date of the 22nd day of October, 1914, whose claims have been so approved by him for payment. Creditors whose claims are included in said list are not required to make proof thereof, but such list will be taken by the master as correct as to all items which are not contested by the defendant or other creditors or stockholders of the defendant.

This notice is given and published by order of said courts.

WALTER L. ROSS, Receiver,
Toledo, Ohio.

UNITED STATES DISTRICT COURT FOR the Southern District of New York.
To whom it may concern:
United States of America, Southern District of New York, ss.:

Whereas a petition was filed in the District Court of the United States for the Southern District of New York, on the 3rd day of September, 1914, by the Gulf Refining Company, as owner of the Steamship Oklahoma, praying for a limitation of its liability for all loss, damage, destruction, injury, and death occasioned by the wreck and loss of the said Steamship Oklahoma at sea on January 4, 1914; and

Whereas, The petitioner, the Gulf Refining Company, has given a stipulation to abide by and pay the moneys awarded by the final decree rendered by the District Court or by the Appellate Court, if any appeal intervene, to the amount of $90 and interest, being the appraised value of a life-boat, formerly a part of the equipment of the said Steamship Oklahoma, and it appearing from the petition herein, duly verified, that no part of the said Steamship Oklahoma or of her appurtenances, tackle, apparel, or furniture was saved except the said life-boat, and that there was no freight pending;

Now, therefore, In pursuance of a monition, issued by the said Court to me directed and delivered, I do hereby cite all persons claiming damages for any and all loss, damage, destruction, injury, or death occasioned by the wreck and loss of the said Steamship Oklahoma, to file and make due proof of their respective claims before Herbert Green, Esq., at his office in No. 1 Broadway, Borough of Manhattan, City of New York, on or before the 31st day of December, 1914, at 10:30 A. M., and also to appear before the United States District Court for the Southern District of New York in the Federal Building on the 31st day of December, 1914, at 10:30 A. M., and answer the said petition; otherwise they will be defaulted and debarred from participation in this suit.

Dated New York, September 25, 1914.

WILLIAM HENKEL,
United States Marshal for the Southern District of New York.

CONVERS & KIRLIN,
Proctors for Petitioner.

UNITED STATES OF AMERICA, SOUTHern District of New York, ss.:

Whereas, a petition was filed in the District Court of the United States for the Southern District of New York, on the 17th day of October, 1913, by the Deutsch-Amerikanische Petroleum Gesellschaft, as owner of the steamship Mohawk, and the Standard Oil Company, as charterers, concerning the loss, damage, injury or death occasioned by an explosion or accident which happened on the 27th day of June, 1913, and

Whereas, the said Deutsch-Amerikanische Petroleum Gesellschaft, the petitioner, has given an ad interim stipulation for value, executed October 17th, 1913, by the National Surety Company in the sum of $227,000, and filed in the District Court of the United States for the Southern District of New York, on October 17th, 1913, undertaking to file in this proceeding a bond for stipulation in the usual form within ten days after the entry of an order fixing the appraised value of the petitioner's interest in the said vessel and her pending freight;

Now, therefore, pursuant to the monition issued by the said court to me directed and delivered, I do hereby cite all persons claiming damage for any and all losses, destruction, damage, injury or death, caused by or resulting from the explosion or accident that occurred on the steamship Mohawk on June 27th, 1913, to appear and make due proof of their respective claims before Edward Sandford, Esq., at his office at 27 William Street, Borough of Manhattan, City of New York, on or before December 31st, 1914, at 10:30 o'clock in the forenoon of that day, and also to appear before the said court, in the Court Rooms, in the Post Office Building, on December 31st, 1914, at 10:30 o'clock in the forenoon of that day, and answer the said petition, otherwise they will be defaulted and barred from participation in the said suit and in the said stipulation.

Dated New York, September 25, 1914.

WILLIAM HENKEL,
United States Marshal.

CONVERS & KIRLIN, Proctors for Petitioner.

SURROGATE NOTICES.

ROTHSCHILD, EDWARD.—In pursuance of an order of Honorable Robert Ludlow Fowler, a Surrogate of the County of New York, notice is hereby given to all persons having claims against Edward Rothschild, late of the County of New York, deceased, to present the same with vouchers thereof to the subscriber, at her place of transacting business, at the office of Rose & Paskus, No. 128 Broadway, Borough of Manhattan, in the City of New York, on or before the 10th day of May next.

Dated New York, the 30th day of October, 1914.

HENRIETTE ROTHSCHILD, Executrix.

ROSE & PASKUS, Attorneys for Executrix, 128 Broadway, Borough of Manhattan, New York City.

FINANCIAL NEWS.

The Annalist, every Monday. Authoritative articles on general economic conditions, on finance and commerce, full and reliable lists of stocks and bonds, and charts showing variations in the cost of living. Ten cents by mail. The Annalist, Times Square, New York City.—Advt.

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Broadway and 99th St. Tel. Riverside 4546.

RIVERSIDE DRIVE.
THE HUDSON, No. 227, Cor. 95th St. Modern fireproof elevator apartment, 4 to 7 rooms. Rents $780 to $1,200; very attractive. Harry E. Hayes, 30 East 42d St., or Superintendent.

West Side, Above 110th Street.

UNUSUAL OPPORTUNITY
One six and one four room, in absolutely high-class elevator block front, most refined on Heights; exceptional opportunity; owner on premises. Westwood & Cliffewood Courts, 180th Street and Fort Washington Avenue.

Ft. Washington Av. Block Front
2 six and 2 four room apartments; elevator; every improvement; exceptional terms. Westwood and Cliffewood Courts, 179th to 180th.

APARTMENTS TO LET—Unfurnished.

MANHATTAN—East Side.

STRICTLY NEW ENGLAND FIREPROOF
43, 47, 51 East 58th, 480 Park Av., 54 East 59th.
6-7 Rooms and 2 Baths..........$1,100-$1,400
3 Rooms and Bath......................$600
All improvements. Standard service.
REMCO Broadway. 98th St., or Superintendent, on premises.

APARTMENTS TO LET—Furnished.

CONCORD HALL,
468 RIVERSIDE DRIVE, COR. 119TH.
8 rooms, 2 baths, 3 rooms facing Riverside Drive; attractively and completely furnished; exclusive surroundings. Apply Superintendent.

APARTMENT HOTELS.

UNUSUAL SUITES,
From One Room & Bath to Five Rooms, 4 Baths
FURNISHED OR UNFURNISHED.
AT 33 West 51st St.
The New Apartment Hotel.
Your inspection is invited. You will be delighted by the appointments, location, and the devices for convenience and comfort. The moderate rental will surprise you.
Inquire Resident Mgr. 'Phone, 8264—Plaza.

THE WEATHER.

WASHINGTON, Nov. 15.—The Southern and Western disturbances have merged in the Upper Ohio Valley and the Lower Lake region and now form a storm of considerable energy. Thus far it has been attended by southerly gales along the Middle Atlantic Coast and westerly winds along the Upper Lakes. General rains have fallen in the East and South, and scattered snows are reported in Minnesota.

There will be rain Monday in New England and the Lower Lake region. Elsewhere fair weather is indicated.

It will be decidedly colder in the Ohio Valley and the Lake region Monday, and colder Tuesday in Atlantic Coast districts.

Storm warnings are displayed on the Atlantic Coast from Hatteras to Eastport.

FORECAST TODAY AND TUESDAY.

Eastern New York, Eastern Pennsylvania, New Jersey, Western Pennsylvania.—Fair and colder Monday and Tuesday.

Northern New England.—Rain Monday, fair and colder Tuesday.

Southern New England.—Clearing and colder Monday; Tuesday fair and colder.

Western New York.—Rain and much colder Monday; fair except snow flurries near the Lakes Tuesday; strong northwest winds.

The temperature record for the twenty-four hours ended at midnight, taken from the thermometer at the local office of the United States Weather Bureau, is as follows:

	1913.	1914.		1913.	1914.
3 A. M.	37	47	4 P. M.	42	51
6 A. M.	35	45	6 P. M.	42	55
9 A. M.	37	46	9 P. M.	40	59
12 M.	40	49	11 P. M.	38	58

This thermometer is 414 feet above the street level. The average temperature yesterday was 52; for the corresponding date last year it was 39; average on the corresponding date for the last thirty-three years, 44.

The temperature at 8 A. M. yesterday was 44; at 8 P. M. it was 58. Maximum temperature, 59 degrees at 9 P. M.; minimum, 44 degrees at 8 A. M. Humidity, 89 per cent at 8 A. M.; 94 per cent at 8 P. M.

The barometer at 8 A. M. yesterday registered 30.24 inches; at 8 P. M. it stood at 29.62 inches.

Weather in Cotton and Grain States

Special to The New York Times.

WASHINGTON, Nov. 15.—Forecasts:

N. Car.—Fair Mon., colder in extreme w.; Tues. fair, much colder; variable winds, becoming fresh n. w.

S. Car.—Fair Mon. and Tues., much colder Mon. night and Tues.; moderate w. winds.

Ga. and Fla.—Fair Mon., colder in n. w.; Tues. fair, much colder; moderate w. to n. w. winds.

Ala.—Fair Mon. and Tues., colder Mon. in n. w., much colder Tues.; moderate n. w. winds.

Miss.—Fair and colder Mon.; Tues. fair, continued cold; moderate n. w. winds.

La.—Fair Mon. and Tues., colder Mon. and in s. e. Tues.; moderate n. w. winds.

East Tex.—Fair and colder Mon.; Tues. fair, continued cold; moderate n. w. winds.

West Tex. and Okla.—Fair, colder Mon.; Tues. fair.

Utah—Fair Mon. and Tues.

Ark.—Fair; much colder Mon. Tues. fair.

Tenn. and Ky.—Fair Mon. and Tues; much colder Mon.

Ohio—Fair; much colder Mon. Tues. fair; fresh n. w. winds.

Ind.—Fair; colder Mon. Tues. fair; fresh n. w. winds.

Ill.—Fair Mon.; colder in s. Tues. fair; fresh n. w. winds.

Lower Mich.—Fair Mon., except snow flurries near the lakes; colder in s. e. Tues. fair; strong n. w. winds.

Upper Mich.—Snow and colder Mon. Tues. fair; fresh n. w. winds.

Wis. and Minn.—Fair Mon. and Tues.; fresh n. w. winds.

Iowa and Kan.—Fair Mon. and Tues.

Mo.—Fair; colder Mon. Tues. fair; continued cold.

N. and S. Dak. and Neb.—Fair Mon. and Tues.; warmer Tues.

FIRE RECORD.

A. M.		Loss.
1:30	—356 W. 126 St.; W. Morane Estate	Slight
8:12	—371 E. 63 St.; Knickerbocker Ice Company	Not given
8:30	—79 W. 92 St.; M. Reilly	$500
3:40	—115 Manhattan St.; W. Byrnes	Slight
4:10	—22 W. 32 St.; Rappaport & Gottlieb	Slight
8:25	—102 W. 29 St.; not given	Slight
8:50	—92 Allen St.; H. Guttenberg	Slight
9:40	—603 E. 14 St.; J. Peters	Slight
9:50	—282 2 St.; S. Klein	Slight
10:25	—252 W. 52 St.; M. Tabolt	None
11:25	—402 W. 38 St.; S. Baccalareo	Slight
11:35	—In front of 252 8 Av.; Adams Express	Slight
12:00	—77 Broome St.; R. Cohen	Slight
P. M.		
4:30	—172 Madison St.; F. Jaremberg	Slight
5:20	—168 W. 225 St.; W. Schumacher	Slight
6:37	—1,116 Intervale Av., Bronx, F. Eroffi	Slight
7:25	—182 W. 135 St.; C. Thomas	Slight
8:25	—111 E. 81 St.; H. Fischer	Slight
8:40	—24 St. & E. River; H. Tuttle	Slight
9:30	—161 Sherman Av.; H. Cohen	Slight
9:35	—34 Beekman Place; Dr. Xavins	$15
9:50	—677 6 Av.; F. O'Hara	Slight
11:20	—417 E. 124 St.; P. O'Neill	Slight
11:35	—1,162 Broadway; White Restaurant Co.	Not given

Mortgage Loans.

Thirty-five cents a line.

AVOID FORECLOSURE.
Money to loan on rents, second mortgages.
Galewski Co., Inc., 206 Broadway.

City Property.

Thirty cents a line.

Real Estate at Auction.

On premises, at Ellisdale, N. J., Thursday, Nov. 19, 1914, at 2 o'clock P. M., valuable 135-acre farm; one of the best in Monmouth County; two wells, good water, two never-failing streams, wood and meadow land, ample outbuildings; fine 12-room house, bath; 10% day sale, balance three months. Heirs of Samuel L. Southard, deceased.

On premises, near Columbus, 2½ miles from Bordentown, N. J., Tuesday, Nov. 17, 1914, at 2 o'clock P. M., good farm, 174 acres; abundance timber, meadow land, two wells, good water, two never-failing streams; large new wagon, machine and engine house; good ten-room house; 10% day sale, balance three months. Heirs of Samuel L. Southard, deceased.

Manhattan—For Sale or To Let.

FINE FACTORY BUILDING, 13th St., near 8th Av.; steam, electricity, elevator; handsome office fixtures; reasonable price; will lease. W. B. Read, 100 4th Av.

Brooklyn—For Sale or To Let.

EASY HOUSEKEEPING HOMES.
2064—66th Street, 23x36x100; 2 stories and cellar; semi-detached brick; 7 rooms and bath; steam heat; sewers; water, gas, electricity; asphalted street; near new 20th Av. Subway station; price, $5,750; $500 cash; first mortgage, $3,250; balance, $35 monthly.
2057—66th Street, 23x36x100; 2 stories and cellar; semi-detached brick; 7 rooms and bath; steam heat; sewers; water, gas, electricity; parquet floors throughout; French beveled plate glass doors; asphalted street; near new 20th Av. Subway station; price, $6,000; $750 cash; first mortgage, $3,250; balance $37.50 monthly.
ALCO BUILDING COMPANY,
2552 Cortland. 60 Liberty St., N. Y.

Queens—For Sale or To Let.

Cottage.—$18 a month gives you possession at once and makes you the owner of fine, 7 large room, up to date house; bath, heat, gas, electric; everything fine; big garden plot to raise all you need; 30 minutes out; compare this with flat life at double the rent; only $125 cash needed. Address C. Doncourt, 243 West 34th St., N. Y.

City Houses to Let—Unfurnished.

American basement, private, for sale or rent, furnished dwelling, five story; Otis elevator; modern in every respect; elegantly furnished. Key at 33 West 86th St.

58 West 184th St.—7 rooms, tiled bath, all improvements; $35. Owner, 60 West 184th Street.

West 88th St., 125.—Four-story American basement house; 10 rooms, 2 baths; rent, $1,500. Warren & Skillin, 174 Fulton St.

Real Estate Wanted.

Cash promptly paid for property threatened with foreclosure. C. Galewski Co., Inc., 206 Broadway.

Property Out of the City.

Thirty cents a line.

New Jersey—For Sale or To Let.

BARGAIN, BEAUTIFUL COUNTRY HOME. $7,500; easy terms; small amount cash, balance can remain on mortgage, 5%; shaded corner plot 125x152 ft.; high in healthy Orange Mts.; 400 ft. elev.; superb views; near golf course, Country Club, small lake, neighborhood tennis club; 35 min. to N. Y.; near station, Lackawanna R. R.; 8 rooms, foyer hall, fireplace, tiled bath, return veranda, 2 pantries, laundry in concrete cellar, hardwood floors and trim. Craftsman electric fixtures, gas, hot water heat, airy attic, finely appointed grounds; every city convenience; select residential neighborhood. McCarthy, 41 Park Row, N. Y., Room 804. Tel. 8214 Cort.

Detached one-family brick, seven large rooms, steam heat, parquet floors, tiled kitchen and bath, front and rear porch; garage and all late improvements; three minutes from 42d St. ferry; no agents. Owner, 464 Park Av., West New York, N. J.

Unusual farm, five acres; several hundred finest bearing fruit trees; eight-room house, all improvements; numerous outbuildings; five minutes' walk express station. Smith-Singer Co., Ridgewood, N. J.

Farm Bargain.—107 acres, Rocky Hill, near Princeton; good buildings; fine view; rich soil; price very low. Condict, 15 Exchange Place, Jersey City.

Property Out of the City.

Thirty cents a line.

New York State—For Sale or To Let

Summer cottage on Otsego Lake, Cooperstown, N. Y., large grounds, stable; gardens; beautiful location; free and clear; for sale or exchange for New York, suburban or shore property. J. Y. Byard, 2 Rector St., New York.

Long Island—For Sale or To Let.

Delightful bungalow home of six beautiful, large, sunny rooms, big veranda; everything new and up to date; on south shore of Long Island; only 45 minutes from city; fronting bay; handsome spot, refined neighborhood; can be bought very cheap now; $200 cash needed; balance $20 a month. Address Bungalow, Box 122 Times Downtown.

To Let for Business Purposes.

Thirty cents a line.

A Bargain.—Desirable offices in 40th St., between Broadway and 6th Av.; will sublease one-half or all (about 8,600 square feet) at attractive price; all light; very suitable for engineering concern. Address M 97 Times.

STORES, LOFTS, OFFICES.
Rhinelander Real Estate Co., 31 Nassau.

Loft or part of loft to sublet; plenty of light; rent reasonable. L 65 Times.

50th St., 14 West.—Basement for high-class business; doctor will alter. Plaza 2121.

Apartments to Let

Furnished.

Thirty cents a line.

West Side.

A.—A.—CATHEDRAL PLAZA.
100 Cathedral Parkway, 110th, Columbus Av. At Morningside Park, near Central Park.
1, 2, AND 3 ROOMS.
Dishes, cooking utensils, and silver.
Private bath, kitchenette, furnished, $30, $40, $50 up monthly; unfurnished, $25, $30, $40; elevator, hotel service; near "L" and Subway; references; special rates on lease.

HOTEL MARKWELL, 220 WEST 49TH.
A clean, quiet, centrally located apartment hotel for refined people; double room, bath, from $9 weekly, $35 monthly; two rooms and bath, from $15 weekly, $60 monthly; reasonable restaurant; references.

Broadway, 2,030, corner 70th.—Elegant, spacious suite, private apartment, tenth floor, bedroom, bath, living room, dining room, kitchen; maid service; gentlemen, couple. Rayling. Col. 6314.

A.—A.—Desirable furnished apartments for rent; four rooms and bath to ten rooms and three baths; for six months or longer. Full particulars from Slawson & Hobbs, 162 West 72d St.

Furnished apartments for rent at the Van Dyck and Severn, Broadway, 72d to 73d St.; 6, 8, and 9 rooms, 2 and 3 baths. Apply to manager, on premises. Tel. Columbus 3547.

44 West 93d St.—Quiet, well-managed house; one apartment each floor; beautifully decorated eight rooms, with private hall, tiled bath; excellent light, $60.

HOMES OF QUALITY.
Rents $100 to $1,000 per month.
EVERETT M. SEIXAS COMPANY,
Tel. 4520 Murray Hill. 507 5th Av.

Riverside Drive, 524.—Five rooms; front apartment; attractively furnished; $75; piano. See afternoons. Apt. 3. Telephone 4403 Morningside.

Suite of two rooms, bath; southern exposure; high-class apartment; 79th Subway; desirable; business woman; reasonable. W 81 Times.

Apartment of 4 rooms and bath, facing Broadway; rent to June 1, $90 per month, 250 West 78th St., corner Broadway.

Apartment of 4 rooms and bath, facing Broadway; rent to June 1, $90 per month. 250 West 78th St., corner Broadway.

Attractively furnished kitchenette, bath, two room apartment; $100 monthly. May, 5 West 58th St.

Four sunny rooms, high-class elevator apartment; beautifully furnished. 610 West 139th.

East Side.

HOTEL ST. LORENZ, 127 EAST 72D ST.
Attractive apartments, southern exposure.
2 room-bath, $8-$10 weekly.
3 room-bath, 10-15 weekly.
4 room-bath, 15-18 weekly.
Full service, light included. Restaurant in building.

Apartments to let, furnished or unfurnished, high-class hotel service, at bargain prices. A few choice apartments left. Restaurant. Two rooms & bath, furnished, $45 mo. upward. Three rms. & bath, furnished, $90 mo. upward.
HOTEL OXFORD, 35 East 27th St.
HOTEL ST. LOUIS, 34 East 32d St.

Furnished Apartments, Choice Localities.
Long, Short Leases.
CLARK & DE FLOREZ,
30 East 42d. Phone Murray Hill 5392.

Apartments to Let

Unfurnished.

West Side.

Exceptional two-room apartment, kitchenette and bath, $60 per month. 47 West 72d St.

30, 32, 34 Vermilyea Av., Near Dyckman St. —5 and 4 rooms in high-grade apartment; hot water; telephone; very few left; reasonable rent. Superintendent, on premises.

Bachelors' opportunity; only 2 left, (2 and bath;) refined surroundings; close to transit; only $27. Call "Library apartments," 32 West 123d St.

Attractive, up-to-date elevator apartment seven bright, sunny rooms, two baths; sublet great concession. 536 West 111th St., Apt. 87.

6 LARGE HOUSEKEEPING ROOMS, $60. Elevator building; all conveniences. 40 Morningside Av., cor. W. 118th St.

"Haddon Hall," 596 Riverside Drive, S. E. corner 137th St.; $900 to $1,400.

East Side.

7 and 8 rooms and bath;
steam heat, hot water;
$34 to $38.
71 East 128th St. See Janitor.

48 East 89th St., (southeast corner Madison Av.)—Corner apartment, 8 rooms, bath, electric light, hall boy; $900.

92d St., 74 East.—4 rooms; top floor; private house; $30 to $40; electricity.

Bronx.

New, modern apartment building; all improvements; 4 rooms, $25; 6 rooms, $36; telephone, electric light, &c.; 680 Beck St., between Leggett and St. John, near Prospect Av. Subway Station.

BANKRUPTCY NOTICES.

UNITED STATES DISTRICT COURT FOR the Southern District of New York In the matter of BERTHA RITTER Bankrupt. No. 20434.

Notice is hereby given that Bertha Ritter bankrupt, has filed her petition, dated November 13th 1914, praying for the confirmation of a composition, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, November 30th 1914 at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

STANLEY W. DEXTER,
Referee in Bankruptcy.

Dated November 14th 1914

UNITED STATES DISTRICT COURT, SO. District N. Y.—No. 20,471.—In Bankruptcy. JOHN GRAHAM and ARTHUR J. MOSS, individually, and MOSS & GRAHAM, a co-partnership composed of said JOHN GRAHAM and ARTHUR J. MOSS, Bankrupts.

Creditors of said John Graham and Arthur J. Moss, individually, and Moss & Graham, a co-partnership composed of said John Graham and Arthur J. Moss, bankrupts, are hereby given notice that on October 27th, 1914, they were duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, November 27th, 1914, at 11 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY,
Referee in Bankruptcy.

UNITED STATES DISTRICT COURT, SO. District of New York.—No. 20,598.—In Bankruptcy.—ISRAEL L. CURRIER, Bankrupt.

Creditors of said Israel L. Currier are hereby given notice that on November 7th, 1914, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, November 27th, 1914, at 10 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY,
Referee in Bankruptcy.

UNITED STATES DISTRICT COURT, SO. District of N. Y.—No. 20,198.—In Bankruptcy.—JAMES BERGMAN, Bankrupt.

Creditors of said JAMES BERGMAN are hereby given notice that on August 28th, 1914, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, November 27th, 1914, at 10:30 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY,
Referee in Bankruptcy.

Boarders Wanted

Twenty cents a line.

East Side.

5TH AV., 47, (12th St.)—Attractive, steam-heated room; private baths; table board.

15TH, 210 EAST.—Desirable large and small rooms; home cooking; telephone; references.

17TH, 116 EAST.—Newly furnished, large, small rooms; excellent table. Tel. 4275 Stuyvesant.

19TH, 116 EAST, (Gramercy Park.)—Connecting and small rooms; southern exposure; sunny dining room; telephone; references.

21ST 145 EAST, (Gramercy Park.)—Large sunny rooms, private bath; steam; reference.

34TH ST., 117-119 EAST.
Large and small rooms, with board.

36TH ST., 146 EAST.—Desirable rooms; private bath; table board.

63D, 28-30 EAST.—Large corner room; also back parlor; excellent board.

(71ST,) 979 Lexington Av.—Single, double rooms; excellent table; parlor dining; reasonable.

73D ST., 12 EAST.—Large, small rooms with first-class board; references exchanged.

76TH ST., 32 EAST.—Attractive rooms, singly or en suite; furnished, unfurnished; board optional.

MADISON AV., 165.—Large, small rooms; private bath; one block 34th Subway.

West Side.

16TH, 20-22 WEST.—Large room; private bath, &c.; unexcelled board; telephone.

53D, 57 WEST.—Will accommodate four refined table guests; reasonable rates; references.

54TH, 54 WEST.—Single and double rooms, suites; private baths; electricity; references.

56TH, 62 WEST.—Desirable rooms, with board; table board; references required.

57TH, 351 WEST.—First-class room, private bath; good board; telephone; references.

58TH, 37 WEST.—Attractive rooms; private baths; superior table; white service; table guests.

68TH, 74 WEST.—Desirable double, single rooms; private baths; Southerners accommodated; reasonable.

68TH ST., 25 WEST.—New house; every improvement; large and small rooms; board.

71ST, 62 WEST.—BOARD UNEXCELLED; DOUBLE ROOMS; PRIVATE BATHS; STEAM HEAT, ELECTRICITY; SINGLE ROOMS; REASONABLE.

72D, 131 WEST.—Attractive rooms, private bath; superior table; references; table guests; telephone.

72D ST., (Near Broadway.)—Will accommodate a few people; also table guests; high-class private residence. Phone 8350 Columbus.

73D, 118 WEST, The Wilga.—Excellent rooms; newly furnished; first-class table; Subway express; "L" service; table boarders.

73D, 136 WEST.—Beautifully furnished large front room; quiet, refined; gentlemen; references.

74TH, 131 WEST.—20th year; large, small rooms; baths; excellent table; references.

75TH, 139 WEST.—Second floor front room with board; references.

76TH ST., 249 WEST.—Desirable rooms; parlor dining; references.

77TH, 124 WEST.—Attractive, comfortable double and single room; refined home atmosphere.

77TH, 123 WEST.—Unexpectedly vacated, second story back parlor, dining table; boarders.

78TH, 121 WEST.—Exclusive; private house; warm, medium-sized room; gentlemen; reasonable.

79TH, 122 WEST.—Attractive, comfortable rooms; suitable two; electricity; excellent table; references.

79TH, 114 AND 132 WEST.—Unusual and attractive "pensions," with large parlors, tearoom, and lounge; Southern cooking; white maid service; private telephone; booklet on request.

79TH, 121 WEST.—Large, sunny, front, with board; refined; quiet; newly renovated throughout.

80TH ST., 106, 108, 110 WEST.—A satisfactory home for refined people; all new, high type furnishings; pure food; wholesome, generous, well-balanced meals; references.

80TH, 123 WEST.—Nicely furnished second floor; excellent cuisine; hot water; references.

80TH, 124 WEST.—Desirable large, sunny room; also medium room; generous table.

81ST, 129 WEST.—Large; south front; suitable two; $18; small, $8; excellent board.

82D, 124 WEST.—GREYCOURT.
Open for transients and permanent residents. Attractive, modern. Write for booklet. References.

82D ST., 55 WEST.—Exclusive private house; large, warm, sunny third floor room.

83D, 11 WEST.—Newly decorated, warm, comfortably furnished rooms; homelike; excellent board.

83D, 5 WEST.—Suite, singly; private bath; modern improvements; table unsurpassed.

84TH, 46 WEST.—Handsomely furnished room, dressing room; small room; excellent table.

86TH ST., 114 WEST.—Large and medium sized rooms; references.

88TH, 180 WEST, Bell 2.—Medium sized square room; steam heat, electricity.

94TH ST., 14 WEST.—Large rooms; southern exposure; newly decorated; parlor dining; moderate.

94TH, 16 WEST.—Newly renovated, attractive rooms; electric lights; all conveniences; reference.

94TH, 142 WEST.—Satisfactory home for refined people; wholesome food; table guests.

97TH, 209 WEST.—Large front corner room; south and west exposure; newly furnished; steam, electricity, 'phone, elevator; very select; home cooking; Subway, L. Rogers.

97TH ST., 54 WEST.—Large and small rooms; running water; near Subway, elevated; telephone.

101ST, 215 WEST, (Broadway.)—Rooms private bath; lavatory; southern exposure; excellent table. Maslin.

103D, 252 WEST.—Subway express; exceptionally fine rooms; unexcelled table; private bath.

104TH ST., 257 WEST, (West End Av.)—Rooms; private bath; table board; references.

113TH, 560 WEST.—Two large rooms, private bath; excellent cuisine; single, en suite.

121ST, 132 WEST.—Large double and single rooms; private bath; all conveniences; excellent table; moderate.

122D, 607 WEST.—Sunny room; three windows facing street; also two bedrooms, unfurnished; use of kitchen; steam; conveniences; reasonable. Arden.

140TH, 455 WEST.—Large room; electricity; large closets; bath; unexcelled cuisine.

142D, 633 WEST.—Handsome, large rooms; overlooking Hudson; private house; superior table; continuous heat, hot water; parlor; telephone; references.

146TH, 413 WEST.—Warm room, board; terms reasonable; small American family; electricity; 'phone.

THE EVELYN LODGE.
Charming Winter residence; lovely view. Beautiful rooms; most excellent cuisine; every modern convenience; unusually attractive. Single, $10; two, $17 up, with meals. 71 Central Av., St. George, S. I.

THE WOODBURY, 855 RIVERSIDE DRIVE, two blocks north of 157th Subway; country house; wonderful grounds. Audubon 4412.

WELL-APPOINTED HOUSE, off Broadway, communicating rooms, suitable small family, with, without private bath; table GUESTS ACCOMMODATED; reasonable.
102D, 243 WEST.

Brooklyn.

PIERREPONT ST., 76.—Rooms with board; excellent table. Phone 1159W Main.

Board Wanted

Twenty cents a line.

WANTED—By business woman, small or medium-sized room, with board; location 35th to 55th, between 6th and Park Avs. Answer, giving full particulars, Y 368 Times Annex.

GENTLEMAN desires first-class board and good room in strictly private family; no others need apply; better class family. Z 212 Times.

WANTED—Sitting room and bedroom, furnished, near bath; breakfast required and preferably dinner also; state terms. W 101 Times.

YOUNG LADY wishes room and board with clean, private family; state price. Blumenfeld, 541 East 78th St.

BANKRUPTCY NOTICES.

UNITED STATES DISTRICT COURT FOR the Southern District of New York In the matter of BERNARD COHEN & LOUIS BECK, individually & as members of firm of B. COHEN & CO, Bankrupts.—No. 18999

Notice is hereby given that Bernard Cohen and Louis Beck bankrupts have filed their petition, dated March 31st 1914, praying for a discharge from all their debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, December 21 1914 at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioners should not be granted, and also attend the examination of the bankrupts thereon.

STANLEY W. DEXTER,
Referee in Bankruptcy.

Dated November 14 1914

Furnished Rooms

Twenty cents a line.

East Side.

17TH, 130 EAST.—Desirable rooms, large and small; board optional; private family.

21ST, 137 EAST, (Gramercy Park.)—Single, en suite; private baths; breakfast served in rooms.

36TH, 138 EAST.—Bright, cozey rooms; refined location; every convenience; board optional; references.

36TH, 38 EAST.—Extra large front room for two or three business people; references.

38TH ST., 10 EAST.—Small and large rooms, with baths, elevator.

43D, 4 EAST.—Desirable rooms for bachelors, permanent parties; hot water heat, electricity, telephone service; breakfast optional; references exchanged.

45TH, 16 EAST.—Handsome room, private bath, square rooms; breakfast optional; references.

45TH ST., 27 EAST.—LIVABLE ROOMS, furnished like one's own home; large and small; private baths; bachelors; references.

53D ST., 65 EAST.—Three elegant large rooms; private house; exceptional conveniences; references.

55TH, 83 EAST.—Large, light, airy rooms, with southern exposure; telephone.

86TH ST., 58 EAST.—Rooms, double, single; parlors; suitable physician; connecting bath; breakfast.

92D ST., 82 EAST.—Elegant small, large rooms; modern improvements; with, without board.

92D, 124 EAST.—Private house; four rooms; redecorated; sanitary; reasonable; well kept.

IRVING PLACE, 14.—Front rooms; box spring beds; tiled bathrooms; absolute cleanliness. Wolcott Building.

West Side.

9TH ST., 39 WEST.—Large room, one flight; private bath; also single room.

12TH, 34 WEST.—Large, sunny; private bath; two connecting; electricity, steam heat, telephone.

12TH, 48 WEST.—Private suite and bath; warm, clean, comfortable; breakfast served.

32D ST., Hotel Strand, Just East of Broadway.—Room, with private bath, $9 and $10 per week; parlor, bedroom and bath, $60 per month; same price for one or two persons.

32D ST., near Broadway, (Hotel Strand.)—Very desirable apartment of parlor, bedroom and bath; $75 per month.

34TH, 427 WEST.—Large front room; all conveniences; gentlemen only.

40TH, 66 WEST.—Small room, adjoining bath; high-class private house; references required; bachelors.

42D ST., 321 WEST, (Near 8th Av.)—Room, parlor, bath; steam heated. Bognetti.

45TH ST., 93 WEST.—Two large rooms on parlor floor; homelike; reasonable.

46TH, 151 WEST.—Beautiful house; newly furnished and decorated; $5-$10.

46TH ST., 28 WEST.—Large, small rooms, connecting with, without bath; gentlemen.

47TH ST., 405 WEST.—Large furnished room; refined gentleman; references. Ring bell. GINGER.

47TH ST., 53 WEST.—Rooms, large, single, near bath; board optional. 4589 Bryant.

49TH ST., 45 WEST.—Desirable furnished rooms; parlor floor; private business; conveniences; references.

50TH ST., 44 WEST.—Small, also large room; private bath; kitchenette. Plaza 6296.

51ST ST., 446 WEST.—Attractively furnished front room; heated, conveniences, telephone, private family.

53D, 62 WEST.—Parlor floor; equipped doctor's office; cozy, single room.

56TH, 306 WEST.—Beautiful, convenient rooms, also parlor; suitable couple or doctor.

57TH, 356 WEST.—Large, small rooms; clean, comfortable; running water; quiet house.

58TH, 128 WEST.—Small; also large room, with alcove; select location; modern convenience; telephone.

58TH, 346 WEST.—Elegant rooms, $4 to $9; all conveniences; telephone; references.

68TH ST., 71 WEST.—Unusually handsome, large, sunny rooms; medium; all conveniences; well heated, perfectly kept house; moderate; references.

68TH ST., 38 WEST.—Comfortable single rooms; running hot water; phone; central location.

68TH ST., 68 WEST.—Large and small rooms; select house; all conveniences.

69TH ST., 50 WEST.—Attractive, sunny rooms; private baths; electricity; one flight up; gentlemen.

70TH, 34 WEST.
Beautifully furnished second floor, also other rooms; parlor for doctor or dentist. Gray, 1,721 Columbus.

71ST ST., 206 WEST.—Suite, parlor, bedroom, bath; beautifully furnished; modern private house; references.

71ST, 110 WEST.—Double room, private bath; also single room; newly furnished; near Subway and "L"; all conveniences.

71ST ST., 163 WEST.—Handsomely furnished rooms; continuous hot water; refined surroundings; telephone.

71ST, 282 WEST.—Corner house; medium, large outside rooms; electricity, phone.

71ST, 308 WEST.—Well-furnished, large room, bath, kitchenette; $12; other rooms.

72D ST., 47 WEST.—Two front rooms; bachelor only; southern exposure; use of kitchen and bath; $40 per month.

72D, 53 WEST.—Good home; elevator apartment; one or two; moderate. Sly.

73D, 160 WEST.—Nicely furnished room; closet, washroom adjoining; gentleman only.

73D, 244 WEST.—Attractive room; near Subway; references exchanged; gentleman.

74TH, 161 WEST.—One large front room; beautifully furnished; private bath; all conveniences.

74TH, 149 WEST.—Attractive rooms, suitable one or two; private baths; references.

75TH ST., 124 WEST.—Exclusive, newly furnished, private house; large, medium, and small rooms; private baths; telephone; breakfast served.

75TH, 56 WEST.—Nice sunny room, running water, next bath; private house.

76TH, 158 WEST.—Attractive large and small rooms, running water, also physician's office; private bath; modern; references; breakfast optional.

76TH ST., 148 WEST.—Large and medium sized rooms; bath adjoining; electric light; telephone.

76TH, 125 WEST.—Attractive, sunny front rooms; exclusive neighborhood; breakfast; telephone; references.

76TH, 171 WEST.—Large, small, attractive, sunny rooms; continuous hot water; electricity.

78TH ST., 114 WEST.—Attractive rooms; southern exposure; singly or en suite; references.

78TH, 112 WEST.—Newly furnished large, small rooms; every convenience; pleasant home.

78TH ST., 136 WEST.—Attractive, large rooms; all conveniences; light housekeeping; $5 up.

79TH, 213 WEST.—Delightful large room; Southern exposure; running water; Subway; references.

79TH, 216 WEST.—Attractive double, single, sunny rooms; private baths; electricity; Subway.

80TH, 104 WEST.—Nicely furnished room; steam, electricity; continuous hot water; reasonable.

82D, 250 WEST.—Desirable front room; private bath; permanent; gentleman; references. Dutton.

82D, 152 WEST.—Comfortable, large front room; all conveniences; reasonable. 3750 Schuyler.

82D, 140 WEST.—Attractive rooms; large, small; reasonable; telephone; private house; references.

82D ST., 146 WEST.—Superior homelike; two outside rooms; electricity; elevator; references. Godet.

82D, 68 WEST.—Large, sunny back parlor, private bath; studio or private; board.

84TH ST. on West End Av.—Large room with breakfast; private bath; large mirror, closet; only gentlemen looking for high-class accommodation need apply; board. L 78 Times.

85TH, 128 WEST.—Large and medium room, well furnished; reasonable; telephone; reference.

85TH, 130 WEST.—Sunny large, small room; home surroundings; private house; telephone.

86TH ST., WEST.—Desirable two-room suite. Details 6 Wall St., Room 127.

87TH, 55 WEST.—Well-furnished room; bath adjoining; all conveniences; gentleman; private house.

87TH, 251 WEST.—In private family, well-furnished rooms; gentlemen preferred. 5756 Schuyler.

88TH ST., 259 WEST.—Attractive, large room, newly furnished; parquet floors; running water; adjoining bath; couple or single; electricity; phone.

90TH, 312 WEST.—Handsomely furnished rooms, en suite; bath; single; electricity, steam. 5258 River.

91ST ST., 46 WEST.—Comfortable, large front rooms; select private house; telephone; moderate.

92D ST., 40 WEST.—Large and small comfortably furnished rooms; private house; phone.

93D, WEST.—Large, newly decorated room with running water; bath adjoining; private family; references required. Telephone Riverside 4809.

93D ST., 148 WEST.—New house; beautifully furnished; large, small rooms; low rates.

Furnished Rooms

Twenty cents a line.

West Side.

95TH ST., 316 WEST.—Single room; quiet home; bath adjoining; gentlemen. Apartment 41.

97TH, 64 WEST.—Attractive rooms; well kept; reasonable. Telephone 3249 Riverside.

111TH ST., 521 WEST, (Apt. 2.)—Attractive room, adjoining bath; private family; reasonable.

111TH ST., 229 WEST.—One large, one small room; elevator, electric light, phone. Bechtel.

113TH ST., 501 WEST.—Southern exposure; large, small connecting rooms; kitchen privilege. Cochran.

115TH, 620 WEST.—Three large, warm rooms, handsomely furnished, bedrooms overlooking Drive, with connecting private bath and kitchen privileges, in apartment convenient to Subway. Ingram.

115TH, 411 WEST.
Large, light, airy, sunny, handsomely furnished parlor for gentleman; price $8 week; near Columbia. 'Phone 3386 Morningside.

118TH, 418 WEST.—Attractive outside room, medium sized; near Columbia. Apt. 52.

120TH, 417 WEST.—Two light, well-furnished rooms, singly, connecting; elevator; references.

121ST ST., 537 WEST, (corner Broadway.)—To rent, large room, with lavatory; gentleman only; telephone and elevator. Apt. 54.

122D ST., 540 WEST.—Pleasant, outside rooms; refined surroundings; elevator. Apartment 51.

122D, (3,089 Broadway.)—Warm, sunny, newly furnished, double, single rooms. Apt. 55.

123D ST., 107 WEST.—Large front room; southern exposure; all conveniences; telephone; Subway.

124TH, 541 WEST.—American family; Broadway Subway; gentlemen; $3; elevator. Apartment 21.

136TH ST., 623 WEST.—Furnished room; telephone, electricity; one block from Subway; references.

137TH, 602 WEST.—Neatly furnished; adjoining bath; all conveniences; near Broadway Subway. Apt. 27. Phone 3160 Audubon.

142D ST., WEST, (105 Hamilton Place.)—Very desirable, handsomely furnished front room; select, private house.

150TH AND BROADWAY, (Southold Apartment.)—Refined business woman's opportunity to enjoy cheery southern exposure room, with adjoining bath, in home of private family; reasonable. Apt. 6 B.

180TH, 611 WEST.—Outside, heated room; southern exposure; apartment; reasonable. Kehoe.

BROADWAY in the 70s, in high-class apartment, beautifully furnished suites of rooms; private baths. Phone Schuyler 5299.

BROADWAY, (147 72d St.)—Beautifully furnished rooms, baths; running water; telephone; references.

BROADWAY, 3,456.—Large front room, adjoining bath; new furniture; private family. Allen.

CENTRAL PARK WEST, 65.—Large room, overlooking Park; running water; elevator. Leonard.

LARGE Riverside Drive room, elegantly furnished; private family. Apt. 6B. 4570—Audubon.

MANHATTAN AV., 26—Attractive rooms, single or en suite; phone; "L"; moderate. Rocher.

ONE AND TWO ROOMS,
each, with bath, at 420 West 116th St., furnished; rentals at $25 per month and upward, including service. 'Phone 5800 Morning.

ONE or two congenial gentlemen to share expense of handsome bachelor apartment, upper west side; references required. W 32 Times.

RIVIERA.—Riverside Drive at 167th St. Subway station; breakfast optional. Apt. 3-D.

RIVERSIDE DRIVE, 587, (Apt. 2C, corner 126th St.)—Beautiful room, facing river, with private family; meals optional.

RIVERSIDE DRIVE-109TH ST.—Beautiful room, adjoining shower bath. Phone River 3888.

RIVERSIDE DRIVE, 224, (95th.)—Cheerful room; lavatory; gentleman. Apartment 7N. Riverside—7140.

WASHINGTON HEIGHTS, (The Northold, Broadway, corner 151st St., Apartment 2B.) —Refined couple offer outside room, three windows, adjoining bath, also smaller room with private lavatory and bath, suitable for business woman; courtesies.

WEST END, 611.—Magnificent large room; private bath; also medium sized room; electricity; 91st Subway; private family; references.

Brooklyn.

BEDFORD Y. M. C. A.—Rooms for young men; hot and cold water, telephone, bowling, billiards, gymnasium, swimming pool, bath; $2.75-$4 a week. 1,121 Bedford Av., B'klyn.

Unfurnished Rooms

Twenty cents a line.

97TH ST., 130 WEST.—Large, light, front room, bath; private residence; suitable for studio or bedroom.

40TH, 66 WEST.—Large room; private bath; high-class house; references required; bachelors.

52D St., 238 West.—Nice front parlor, suitable for bedroom or business purpose.

Rooms Wanted

Twenty cents a line.

Furnished.

FURNISHED ROOM, two, private family; steam heat, electricity; neighborhood East 30th. W 80 Times.

Purchase and Exchange

Thirty cents a line.

DO NOT SACRIFICE YOUR PAWN TICKETS.
I pay the highest prices for them from DIAMONDS and JEWELRY.
H. GOLDBERG. 64 WILLETT STREET.
Tel. Orchard 7232. Strictly confidential.

Pawn tickets bought. Gold.
Diamonds, Oriental pearls. Silver.
Estates appraised and purchased. Platinum.
Benjamin Feingold, 491½ 6th Av.,
between 29th and 30th Sts.
Established 19 years. Tel. 1254 Madison Sq.

Will buy contents houses, flats; pianos, carpets. George, 155 E. 125th. Tel. 1299 Harlem.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of KERR F. ALBERTSON, doing business as NEW YORK GRANITE CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells Friday, Nov. 27th, 1914, by order of the court, at 10:30 A. M., at 1133 Broadway, Room 1303, Borough of Manhattan, assets of the above bankrupt, consisting of desks, typewriters, dictaphones, safe, filing cabinets, drafting tables, chairs, fixtures. Inspection Nov. 24th and 25th, between 10 A. M. and 4 P. M.

WILLIAM C. FOSTER, Trustee.
JOHN J. TOWNSEND, Referee, 45 Cedar St., N. Y. City.
LOUIS H. PORTER, Attorney for Trustee, 140 Nassau St., New York.

SUPREME COURT, NEW YORK COUNTY. —In the matter of the general assignment of UNION CREDIT OUTFITTERS, INC., to Samuel Goldberg for the benefit of creditors. Notice is hereby given that the assignee herein will sell at public auction through Isaac Bernstein, auctioneer, on this day, at 10:30 A. M., at 560 Third Av., Borough of Manhattan, N. Y. City, property of the above estate, consisting of men's and women's clothing, cloaks, suits, and general furnishings, chairs, tables, counters, fixtures, &c.; also lot of installment accounts due to this estate.

SAMUEL GOLDBERG, Assignee.
MEYER MIHALOWITZ, Attorney for Assignee, 302 Broadway, N. Y.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SEABOARD WINE GROWERS, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells this day, Monday, Nov. 16th, 1914, by order of the court, at 10:30 A. M., at 2 Jones Lane, near Front and Wall Sts., Borough of Manhattan, assets of the above bankrupt, consisting of wines, tanks, barrels, wine manufacturing equipment, machinery, office furniture, fixtures, &c.

CHARLES SCHUELER, Trustee.
SAMUEL C. DUBERSTEIN, Attorney for Trustee, 115 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SALIM GHIZ, trading as the B'WAY BICYCLE AND AUTO SUPPLY CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells this day, Monday, Nov. 16th, 1914, by order of the court, at 10:30 A. M., at 60 Vesey St., Borough of Manhattan, assets of the above bankrupt, consisting of a general hardware, bicycle and automobile supplies, safe, cash register, fixtures, &c.

BERTHA REMBAUGH, Receiver.
1 B'way, N. Y. C.

SUPREME COURT, NEW YORK COUNTY. —In the matter of the General Assignment for the benefit of creditors of L. J. SLOAT & BRO.—Notice is hereby given that the undersigned Assignee will sell at public auction, through Charles Shongood, Auctioneer, on Friday, the 27th day of November, 1914, at 10:30 A. M., at 32 West 20th St., Borough of Manhattan, City of New York, property and assets of the above estate, consisting of cloaks and suits, skirts, piece goods, trimmings, machines, fixtures, safe, etc.

HARRY OSTERMAN, Assignee.
SAMUEL S. BRESLIN, Attorney for Assignee, 320 Broadway, New York.

Help Wanted, Female

Twenty-five cents a line.

Instruction.

Thirty cents a line.

A.—A.—THE NEW YORK SCHOOL OF SECRETARIES.
Three Months' Course. Students Subject to Probation. Graduates Registered.
AEOLIAN HALL. 35 WEST 42D ST.
V. M. WHEAT, Director.

COLLEGIATE SECRETARIAL SCHOOL, 38 West 32d St., New York.
Secretarial training for educated students; 3 months' course. Telephone 7281 Mad. Sq.

STENOGRAPHY.—Speed, with accuracy, guarantees good salaried position; one of five sisters, each earning over $25 weekly, will teach you their methods of success; individual speed instruction, $5 monthly. Miss Elliott, G 39 Times Annex.

WE NEED three women of education and culture, between 25 and 40 years, to join company of ladies specializing in selling high-class educational work; commission basis; traveling expenses paid; delightful work offering unusual opportunities. Call between 2-4 P. M. Hanson-Bellows Co., 303 5th Av.

Help Wanted, Male

Twenty-five cents a line.

NATIONAL GUARD.—Company F, 71st Infantry, one of Manhattan's crack regiments, desires recruits of good character and sound health, at least 18; WITH PAY; no interference with daily occupation; three evening drills each week; overcoat, two uniforms, rifle and all equipment furnished absolutely free by the State; members have use of bowling alleys, pool and billiards, rifle range, gymnasium, library, shower baths, athletic trainer. For full particulars, call any afternoon or evening, or address Commanding Officer, Company F, 71st Regiment Armory, 33d St. and Park Av., Manhattan.

SALESMEN.—Experienced salesmen to sell sweeping compound; commission basis. W 76 Times.

SOLICITORS Wanted—Solicitors having considerable business clientele wanted; good proposition and good chance for right party; large commission paid. The Reliable Adjustment Co., 302 Broadway.

SOLICITOR wanted by Brooklyn business school; must be able to speak Yiddish; salary and commission. R 327 Times Downtown.

YOUNG MAN wanted, by an automobile manufacturer in Long Island City; familiar with purchasing department and store room routine; apply in own handwriting, stating age, experience, and salary expected. Purchasing, G 222 Times Downtown.

Instruction.

Thirty cents a line.

A.—A.—THE NEW YORK SCHOOL OF SECRETARIES.
Three Months' Course. Students Subject to Probation. Graduates Registered.
AEOLIAN HALL. 35 WEST 42D ST.
V. M. WHEAT, Director.

Bedford Branch Y. M. C. A. Automobile School for owners and men seeking positions as chauffeurs. Booklet and visitor's ticket free. Monroe St. and Bedford Av., Brooklyn.

INCOMPARABLE opportunity.—Learn mechanical dentistry; numerous high-paying positions waiting; taught practically in 3 months; day or evening; easy payments; chief instructor, Anthony Reis, recognized by dental profession as New York's leading expert in all branches of mechanical dentistry; demonstration free.
THE DENTAL SCHOOL OF AMERICA.
Dept. of The Dentists' Laboratories, Inc., 25 West 45th St. Tel. Bryant 2946.

Agents Wanted

Thirty-five cents a line.

USE YOUR SPARE TIME to build up a mail order business of your own; we help you start for a share in profits; 27 opportunities; particulars free. Opportunities Exchange, Buffalo, N. Y.

Situations Wanted

Fifteen cents a line.

Female.

BOOKKEEPER and TYPEWRITER.—Young woman, possessing good education and not afraid of hard work, seeks position; have had four years' experience and can furnish excellent references as to character, ability, and honesty; moderate salary to start. Address C. Zucker, 5 East 107th St., New York City.

BOOKKEEPER and STENOGRAPHER.—Experienced; wishes to change present position to one where progress can be made. G 215 Times Downtown.

BOOKKEEPER, accountant; competent to handle affairs of large concern, corporation accounting; modern efficiency methods. N 367 Times Downtown.

BOOKKEEPER, STENOGRAPHER.—Thoroughly experienced; double entry, trial balance, $10. N 360 Times Downtown.

DAY'S WORK or half time by colored woman. Stanley, 507 West 20th St.

DRESSMAKER, DESIGNER.—Juniors' and ladies' gowns, suits, $4 up; will call. W 77 Times.

GENERAL HOUSEWORK.—Reliable colored woman; sleep in; reference. Green, 45 West 99th St.

HOUSEKEEPER, thoroughly experienced in catering, buying, management of servants, desires position in college, club, or hospital; exceptional references. W 56 Times.

HOUSEKEEPER.—Young lady would like position as housekeeper in family or hotel. Address Y. L., 852 Columbus Av., Advertising Office.

HOUSEWORK, &c.—American young woman; assist with housework and children; good seamstress; city or country; no cards. W 88 Times.

LAUNDRESS.—Lady wishes to place first-class laundress in private family; personal references. Present employer, 40 West 70th.

LAUNDRESS wants family hamper washing at home; open air drying; private house; reference. Reed, 862 East 224th St.

LAUNDRESS, conscientious, desires home work; fastidious trade only. Romalin, 296 West 60th St.

LAUNDRESS.—German; first class; by day. Mrs. Krueger, 166 East 91st St.

MASSEUSE.—Battle Creek graduate wishes patients; ladies' residences. Howard, 101 W. 63d St.

NURSE.—Lady wishes to find resident position for child's nurse; unusual reference; salary $20 a month. Telephone Monday and Tuesday, 9-11 A. M., Schuyler 1179.

NURSE.—English; entire charge from birth; understands all foods; hospital experience; excellent references. E. R., care of Poole, 160 West 106th St., city.

SECRETARY.—EXPERIENCED BOOKKEEPER, STENOGRAPHER, COMMERCIAL PREFERRED. N 355 TIMES DOWNTOWN.

STENOGRAPHER.—Several years' experience, excellent credentials, desires connection with reliable concern; salary expected; $12. M 369 Times Downtown.

STENOGRAPHER, BOOKKEEPER.—Bright beginner desires position where ability will be recognized. Elsie Modin, 605 Madison Av. Phone Plaza 2993.

STENOGRAPHER.—Number of years' experience; educated, refined; thoroughly competent. Efficiency, N 371 Times Downtown.

STENOGRAPHER.—Four years' experience; take difficult matter; American; $10. N 354 Times Downtown.

STENOGRAPHER, office assistant; high school graduate; experienced; neat, accurate; references. Box 601, 1,318 2d Av.

STENOGRAPHER, bookkeeper, typewriter; neat, accurate; salary reasonable; references. Stenographer, 311 East Broadway.

STENOGRAPHER.—Christian; high school graduate; four years' experience. N 368 Times Downtown.

STENOGRAPHER.—Two years' practical experience; understands office work; $8. G 206 Times Downtown.

STENOGRAPHER.—Three years' experience; rapid dictation; accurate transcription; A1 references. P. Roth, 1,840 Madison Av.

STENOGRAPHER.—Neat, intelligent beginner; business school graduate; $6. N 350 Times Downtown.

STENOGRAPHER—Thoroughly experienced; also biller and Wahl operator; $14. A. Breslin, 352 69th St., Brooklyn, N. Y.

TEACHER.—Experienced; college graduate; public school methods; all branches; coaching. Progress, Times Harlem.

TYPIST, &c., young, neat, desires trustworthy position, city, as typist or above servant in home; responsible companion; six years' treasurer references. W 51 Times.

Employment Agencies.

BERTHA CARLSON'S AGENCY, 2,415 Broadway, corner 89th St.; first-class servants. 9463 Riverside.

COLORED HOUSEWORKERS.—Several neat girls, experienced, good references, thoroughly investigated, want places; other Southern help furnished. Lincoln Industrial Exchange, (Agency,) 314 West 59th. 'Phone 5022 Columbus Established 1890.

COLORED DOMESTICS.—Exceptionally capable servants supplied; Southern cooks a specialty. Telephone Riverside 4375. Domestic Service Agency, 203 West 98th St.

COLORED HELP; city, country; references. Procurable Modern Agency, 101 West 138th St. Audubon—7259.

COMPETENT colored help, short notice; references. TULL AGENCY, 2,297 7th Av. 8022 Morningside.

HOUSEWORKERS.—Irish and German, $25; partly trained, $15; cook, Swedish, $40; cook, Irish, $30; nurse, Danish, $25; nurse, Irish, $30; waitress, $22; laundress, $25; city, country. Domestic Exchange, (Agency,) 324 Columbus Av. (Schuyler 9136.) 75th St.

PROGRESSIVE.—Will supply you with reliable servants on short notice. Harlem 5370.

SHEPHERD EMPLOYMENT.—Help supplied day, week, month, 107 West 133d. 6916 Morningside.

Automobile Exchange

Thirty cents a line.

Hudson 1912 33 H. P. 5-passenger touring, torpedo body; run 5,500 miles; first-class condition; new non-skid tires, new trunk, just attached, extra shoe and rims; cost, $2,000; owner going to Europe, will sacrifice to quick buyer for $650. Car can be seen at Lincoln Square Garage.

Chandler sixes, rebuilt, $800 to $1,100; Norwalk 1913 six touring, $650; Reo 1912 touring, $450; Isotta 45 h. p. touring, $700; Maxwell 40 h. p. roadster, $500; Mitchell touring, 1912, $800; Pullman victoria, fine shape, $500. Brady-Murray, 245 West 55th St. Tel. 9175 Col. (Chandler Six Distributors.)

CANCELED CONTRACT
forces sacrifice of 1915 model automobile, list price $1,075, at very low figure; electric equipment, with full factory guarantee. Auto Export Sales Co., 2 Rector St., New York, Room 627.

Jackson touring, 48 H. P., sacrifice, $300; equipment, top windshield, 2 extra tires, 4 extra tubes, also full kit of tools. E. E. Johnson, Jefferson Bldg., Brooklyn, N. Y.

Hupmobile 1914 roadster, Westinghouse electric lighting and starting, full equipment, first-class condition, $750. Chas. E. Riess & Co., 1,690 Broadway.

Hupmobile 1914 four-passenger touring car, A1 condition, Westinghouse electric lighting and starting, $750. Chas. E. Riess & Co., 1,690 Broadway.

NEW AND USED MOTOR TRUCKS FOR SALE.—A variety of sizes and easy terms, whether new or second hand. N 342 Times Downtown.

Hupmobile "20" roadster, excellent condition, electric lights, &c., $200. Chas. E. Riess & Co., 1,690 Broadway.

Hupmobile touring car, full equipment, newly painted, a bargain, $550. Chas. E. Riess & Co., 1,690 Broadway.

Fiat demi-tonneau, recently painted and upholstered, will sacrifice, $375. Chas. E. Riess & Co., Inc., 1,690 Broadway.

Automobile Instruction.

STEWART AUTO SCHOOL.
Chartered by N. Y. State Board of Regents.
FULL COURSE, $55.
Booklet explains WHY our course is BEST.
225 West 57th Street (at Broadway.)

WEST SIDE Y. M. C. A., 302 W. 57th St. Largest and Best School in U. S. Send for Booklet and Pass to Visit School. Tel. 7920 Col. Special class for women.

Automobiles for Rent.

FOR HIRE—PACKARD 1915.
Berlin landaulet; by the month or season; Westinghouse shock absorbers; reasonable; liveried chauffeur. N 82 Times.

Gentleman would like to rent his Packard limousine few hours daily; reasonable. 'Phone 4235 Schuyler. Manuel, 229 W. 78th.

To rent, by month, Packard 18 limousine, in perfect condition. Lincoln Garage, 205 East 88th.

Packard, late model, limousine or landaulet, for hire by the month. Ray Auto Renting Co., 1,482 Broadway. 8303 Bryant.

To Rent—Packard Landaulet, monthly; owner drives. Gilbert, 103 West 51st. 9186 Columbus.

Packard limousine, hourly, monthly; owner drives. Verlangieri, 4832-4421 Harlem, 156 East 120th.

Packard landaulet, limousine or touring, by hour, day, monthly. 8669 Plaza.

Renault landaulet for hire; owner drives; Glanville, 159 W. 99th. 9785 Riverside.

Packard limousine; late model; monthly; owner drives. O'Connor, 235 West 50th St.

Automobile Supplies.

Automobiles, bodies, tires, tubes, sundries; lowest prices anywhere. 1,768 Broadway, (upstairs.)

Automobiles Wanted.

Wanted, crank shaft for 1909 Oldsmobile, four-cylinder, cheap. Levenson, 22 Graham Av., Brooklyn.

Situations Wanted

Fifteen cents a line.

Male.

A.—A.—A.—ACCOUNTANT, CERTIFIED.—Books opened, closed, audited, untangled; labor and expense saving systems installed; investigations; certified statements rendered; rates moderate. Louis Gross, 132 Nassau St. Phone Beekman 2960—1.

ACCOUNTANT.—Books opened, systematized, disentangled; special arrangement firms not employing bookkeepers. Telephone 7958 Cortland. Home telephone 9010 Melrose.

ACCOUNTANT, expert, keeps books entirely, weekly or otherwise, as desired; references. G. M. Sachs, 140 Nassau St., city.

Ambitious, capable young man seeks position, three years' experience, office assistant, salesman; future more important than initial salary; knowledge German, French, Spanish. W 81 Times.

AN OPENING, New England, nine years present firm; printing, newspaper supplies or purchasing. O. C. Gardner, Yantic, Conn.

AS AUDITOR, EFFICIENCY ENGINEER, PRODUCTION OR SALES MANAGER.

Executive of retiring manufacturing company, 42, married, in sound health, with clean record, gifted with ingenuity and initiative, possessed of a wide knowledge of merchandise, materials, and supplies, familiar with mechanical and chemical processes, thoroughly conversant with modern methods of accounting and promoting efficiency in all departments of business, is looking for opportunity to demonstrate unusual experience and exceptional ability. Kindly address, Capable, L 76 Times.

BOOKKEEPER.—Expert, married, 28, eleven years' experience, best credentials, wishes to connect with good house doing an up-to-date business and requires services of an expert bookkeeper, correspondent, office manager, and accountant; the advertiser desires interview. W 55 Times.

BOOKKEEPER, ACCOUNTANT, 28, good correspondent, 12 years' experience, desires connection with house requiring services expert man; best credentials. W 54 Times.

BOOKKEEPER, (27,) nine years' experience; capable of handling any set books; reliable; good correspondent; highest references. C 133 Times.

BOOKKEEPER.—Also foreign correspondent, wishes part-time engagement; moderate. 437 Times Downtown.

BOOKKEEPER'S ASSISTANT.—Young man, experienced trial balance; moderate. Castor, 16 West 118th.

BOY, 17, desires position to make himself generally useful. N 347 Times Downtown.

BUTLER and VALET.—Two Japanese, thoroughly competent, wish positions at the same place to help each other; references. K. and Y., 465 East 57th St.

CHAUFFEUR desires position; city preferred; 22; three years' overhauling cars and three years' driving private; best reference from late employer; honest, sober, and reliable. George Paton, care of Mr. Doyle, 145 West 84th St.

CHAUFFEUR.
LADY GIVING UP CAR, WISHING TO PLACE HER A1 CHAUFFEUR, CITY OR COUNTRY. W 72 TIMES.

CLERICAL.—Young man, (28,) honest and ambitious, wishes clerical position in office or factory. Fenigson, 1,759 Myrtle Av., Brooklyn.

CLERGYMAN, spending Winter in Sicily, will conduct small party. Rector, W 20 Times.

COOK and BUTLER.—Japanese, brothers; thoroughly experienced, sober, honest; wish positions together in small family; have good references. Brothers, 465 East 57th St. Telephone 4926 Plaza.

COOK.—Japanese, having good experience, to do general housework for private family, desires position in country or city; moderate wages. Japanese, 115 East 26th St.

COOK.—Japanese cook desires position at anything; best reference. 41 East 19th St.

CORRESPONDENT, BOOKKEEPER; business experience, knows and speaks English, French, Italian, Greek, Arab, desires position. W 41 Times.

MAN, expert drugs, gums, spices, 15 years' experience, widely traveled Europe and East, good organizer, desires connection large concern; highest references. B. R., 107 Times Downtown.

OFFICE ASSISTANT.—Young man (20) wishes position as an office assistant in reliable house. J. W. Hassett, East 69th St. and Avenue V, Brooklyn.

PORTER.—A position in office or apartment house for our colored porter, whom we highly recommend. The General Fireproofing Company, 395 Broadway.

PRINTERS.—Experienced cutter and all-around bookbinder wishes steady position; moderate salary; best references. N 353 Times Downtown.

REAL ESTATE COLLECTOR, 21, desires permanent position; three years' experience in renting; bond. McGann, 1,236 Fulton Av., Bronx.

REPRESENTATIVE, 32, 10 years' selling experience one house, desires change and connection reputable, growing manufacturing concern. W 49 Times.

SHIPPING CLERK, experienced, age 25, desires position at anything. Y 366 Times Annex.

STENOGRAPHER or assistant bookkeeper; young man, 21; three years' experience; reliable, competent; salary, $10-$12. N 370 Times Downtown.

STENOGRAPHER.—Young man, bright beginner, thoroughly competent to make good, desires position. Emil Jaffe, 693 Madison Av. Phone Plaza 2994.

STENOGRAPHER, assistant bookkeeper, (19;) high school; two years' experience. N 364 Times Downtown.

YOUNG MAN, with unquestionable references as to character and honesty, knows five languages, desires to travel for important firm. W 38 Times.

YOUNG MAN, capable, conscientious worker, references, seeks position with advancement; willing to travel. I. Leon, 159 Orchard St.

YOUNG MAN, 20, willing, wishes position at anything. A. Reiter, 1,332 1st Av.

Lost and Found

Thirty-five Cents per agate line.
Count six words to a line.
Telephone 1000 Bryant.

LOST—Brown fur collar Hudson Bay sable, Sunday, Nov. 15, between 79th and 72d Sts. on Park or 5th Av., or in 76th St. Suitable reward on return to 27 East 65th St.

LOST.—Black aigrettes, either 7th Av. car, between 7th Av., 42d, Broadway. Liberal reward. Mrs. B. M. Breslauer, 54th St. and 7th Av., Adlon Apartments.

LOST—Thursday evening, at the Cafe Beaux Arts, silver cigarette case. Reward $20 if returned to 102 East 35th St. No questions asked.

LOST.—Diamond bar pin, set in platinum, between 47th and 96th; liberal reward. Apt. 88, Hotel Somerset, 150 West 47th St.

LOST—Gold purse, two diamonds, one sapphire; trinkets attached; generous reward returned to Superintendent 260 W. 57th.

LOST—Saturday, between Madison Av., 43d St., and 6th Av., 47, bar, small pearl. Return to 26 East 45th. Reward.

REWARD—Between West 70th and West 85th, gold ribbed cigarette case, about three inches square; plain circle near catch, monogram "J. E. S." Stern, 68 Nassau.

$100.00 REWARD
for string of small pearls, with pendant, containing 2 large and 5 small diamonds; lost Nov. 13, vicinity 57th St. and 7th Av.
TIFFANY & CO.,
5th Av. and 37th St.

Found.

FOUND—Medal awarded by The New York Times for merit in essay on City's History. Owner can have same by calling at Lost and Found Department, 229 West 43d.

Lost and Found, Cats and Dogs.

UNWANTED DOGS AND CATS should be taken to the A. S. P. C. A. Shelter for Animals, Av. A and 24th St., where owners of lost dogs and cats and responsible persons desiring to secure pets should also apply. The Society conducts a free hospital for animals at the same address.

Business Opportunities

Forty-five cents a line.

A LIVE FIRM OF ENGLISH AGENTS WITH PERMANENT SHOW ROOMS IN JOHANNESBURG AND CAPETOWN, SOUTH AFRICA, invite correspondence from American export houses or manufacturers interested in hardware, fancy goods, wagon and motor materials or automobiles, tools, plated goods, clocks or linoleums, and soft furnishings; at present holding important English and German agencies, but must substitute American for German; fourteen years' experience; competent staff of travelers; highest English, African, or New York references. Apply Y 345 Times Annex.

Want man of high-class business ability and strictest integrity, with wide New York acquaintance, to take half interest in sole U. S. agency for patented article. Assurance of large demand. No competition. Rigid investigation sought; $10,000 required. W 18 Times.

TURKEYS—CAN SUPPLY 7,000 TO 10,000 POUNDS WEEKLY UNTIL CHRISTMAS. WHOLESALE ONLY. FOR PARTICULARS W 52 TIMES.

WHEN YOU DESIRE to buy, sell, or exchange any business, theatre, or real estate call or write National Business Exchange, Suite 1,011, Times Building.

Salesman desired as active partner; successful manufacturing business; investment required. Y 374 Times Annex.

Motion picture theatre, 600 seats, $250 weekly profit guaranteed; will sell or take partner. Room 606, 1,480 Broadway.

For sale reasonable, established, high-class millinery; excellent location. Z 209 Times Annex.

For Sale—Multigraph business, or multigraph machine and office fixtures. Box L 72 Times.

$2,500 Italian vaudeville; good location; first-class condition; no opposition. Snavilo, Syracuse.

Movie, 575 seats, clearing $75 weekly; trial given, also rentals. Royal Exchange, 1,110 Broadway.

Business Notices

Forty-five cents a line.

BRASS WORK WANTED.
Fully equipped shop; Fox, turning and engine lathes, &c.; new inventions developed.
H. PORTER, (SPRING 782,)
247-49 CENTRE ST.

Jewelry.

Diamonds at Wholesale.—Bought, sold, and appraised. M. J. Averbeck, 10 Maiden Lane.

Business Loans.

Forty-five cents a line.

Manufacturers' and wholesalers' outstanding accounts financed, notes purchased. Nassau Finance, 119 Nassau.

Make loans outstanding accounts, notes, bank books. Security Finance Co., 149 Broadway.

Printing and Multigraphing.

Forty-five cents a line.

MULTIGRAPH letters, 300, $1.30; 1,000, $1.75; 10,000, $9; prompt. Phone Beekman 5359. G. R. Weatherford, 116 Nassau. Room 1,006.

For Sale—Miscellaneous

Thirty Cents a Line.

For Sale—Folding bed samples; must be sold; the wonderful "Wylie"; can be delivered same day. Room 46, 2 Stone St.

Furniture.

OFFICE FURNITURE.
A complete stock of new and second-hand office furniture; Desks, tables, chairs, sectional bookcases, filing cabinets, &c., at prices that will interest you. 'Phone Franklin 3870.
THE OFFICE FURNITURE TRADING CO., 275 Canal Street, near Broadway.

BANKRUPTCY NOTICES.

NO. 20,175.—IN THE DISTRICT COURT OF the United States for the Southern District of New York.—In Bankruptcy.—In the matter of MAX KOBRE and SARAH KOBRE, Alleged Bankrupts.

To the creditors of the above-named alleged bankrupts:

Notice is hereby given that on the 6th day of August, A. D. 1914, a petition in bankruptcy was filed against the above-named alleged bankrupts, and that said alleged bankrupts have filed schedules of their property and a list of their creditors as required by law, which schedules may be examined at this office.

And you are further notified that after the alleged bankrupts have been examined in open court the said alleged bankrupts propose to offer terms of composition to their creditors of 100%, payable 10% cash and 90% in notes, of a corporation to be organized which is to liquidate the assets and pay the notes every six months if financial conditions will warrant, the liquidation to be completed within four years unless time extended by judicial authority. A complete plan of the proposed composition is on file at the office of the undersigned Referee, where it may be inspected. 75% of such notes to be endorsed and guaranteed by Max Kobre.

And you are further notified that a meeting of the creditors herein will be held in the United States Court House and Post Office Building, (Room 235, second floor,) in the Borough of Manhattan, City and County of New York, on the 16th day of December, A. D. 1914, at 2 o'clock in the afternoon, at which time the creditors may attend, prove their claims, examine the alleged bankrupts, act upon the composition proposed by the alleged bankrupts, and transact such other business as may properly come before said meeting.

PETER B. OLNEY,
Referee in Bankruptcy.

Dated New York, November 14th, 1914.

Creditors unable to attend meeting may express their opinion by signing and returning this notice to the Referee:
In favor (sign here)..............................
Against (sign here)..............................

NO. 20,507.—DISTRICT COURT OF THE United States, Southern District of New York.—In Bankruptcy.—In the matter of STANDARD BAKING COMPANY, INC., Bankrupt.

Creditors of Standard Baking Company, Inc., are hereby given notice that on the 23d day of October, A. D. 1914, it was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 233 Broadway, City and County of New York, on the 27th day of November, A. D. 1914, at 2 o'clock in the afternoon. Said creditors may prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

MACGRANE COXE,
Referee in Bankruptcy.

November 13th, 1914.

UNITED STATES DISTRICT COURT, SO. District N. Y.—No. 20,599.—In Bankruptcy. —JAMES GOVERNALE, Bankrupt.

Creditors of said James Governale are hereby given notice that on November 7th, 1914, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, November 27th, 1914, at 11:30 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY,
Referee in Bankruptcy.

PROMPT DELIVERY FREE.
Want advertisements for The New York Times received at American District Messenger offices in New York City at office rates.—Advt.

NEW WITNESS FOUND IN TOMBS BOMB CASE

Lawyer Says Slender Young Man in Court Talked of I. W. W. Revenge.

SAW HIM RUN TO ESCAPE

Agitators in "Army of Unemployed" Desert Their Haunts and the League Cancels Meeting.

Meyer Schloss, a lawyer, who was in the Tomos courtroom Saturday morning when a bomb filled with high explosives was discovered by a policeman just in time to prevent its explosion, told yesterday of having talked with a man who, he thought, had placed the bomb, with the intention of killing Magistrate John A. L. Campbell for sentencing members of the I. W. W. last Winter.

Mr. Schloss said that he was walking from the bar in front of the Magistrate's bench to the rear of the room when he saw a slender, smooth-shaven man of about 35 rise hurriedly from the third seat from the back on the right, under which the bomb was found a moment later, and walk rapidly to the door. The man seemed very nervous and waited a short time outside of the room.

"I asked the man what was the trouble," said the lawyer, "and he replied: 'This Judge sent away the I. W. W. people. It is their turn now. He will get what is coming to him.'"

Mr. Schloss said the man waited until Policeman O'Connor ran out into the hall with the bomb, and then muttered, "That policeman has the bomb in his hand," as he began to run down the corridor. The lawyer pursued the fugitive and saw him run out of the Centre Street entrance and disappear around the corner of White Street.

A group of policemen and court attendants were present when Magistrate Campbell took his seat in the courtroom yesterday morning, but there were no disturbances. The room was more crowded than usual, and the finding of the bomb was discussed in whispers. Persons not having business in the room were not admitted.

Half a dozen detectives spent the day trying to find some clue to the man who placed the bomb, and a close watch was kept on places formerly frequented by I. W. W. leaders, anarchists and other agitators. The search proved that practically all of the agitators who figured in the movement of the "Army of the Unemployed" last Winter had disappeared. A few of the I. W. W. leaders were found, but professed ignorance of the outrage.

At the Ferrer School, in East 107th Street, several members of the Berkman organization attended a lecture on voice culture in the afternoon, but no allusion to the recent bomb outrages were made in the speech, and the subject was not discussed informally. The few members of the organization present resented Deputy Commissioner Lewis's intimation that the recent bombs were placed in an anarchist plot against the city authorities. Even if an individual member decided to try to avenge himself on the authorities by the use of bombs, it was said the others would not be told of the plan, as all were instructed to keep their plans secret even from one another.

The Anarcho-Syndicalist League of Greater New York was formed on Oct. 4, but it was asserted that its purpose was purely political. The symbol of the new league is a representation of the pyramid and mailed-fist urn in which were placed the ashes of Caron, who was killed when a bomb exploded in his flat on the upper east side last Summer. The league motto was said to be that of the older anarchist organization: No God, No Master."

A meeting of this organization was called for last night in Casino Hall, at 85 East Fourth Street, but several members notified the proprietor that the gathering had been canceled on account of rain.

GUARDS FOR CHURCHES.

Sheriff Appoints Deputies to Keep Anarchists Away.

Sheriff Max S. Grifenhagen has created four Deputy Sheriffs to guard as many churches in the city from attacks of Anarchists, it was learned last night. Among the churches to be guarded is St. Patrick's Cathedral, where a bomb was exploded recently. In each case the Trustees of the church asked the Sheriff for a deputy, and recommended the appointment of an usher or sexton. A fifth application for a Deputy Sheriff has been made by another church, and will be granted today, Sheriff Grifenhagen said last night. He added that he would appoint a Deputy Sheriff in any church where one was requested by the Trustees.

"I will do everything in my power," the Sheriff said, "to help preserve peace and order, and if the Trustees of any church in the city think that the presence of a Deputy Sheriff in their building would be beneficial I am only too glad to help them."

BOMB HERO AGAIN PLUCKY.

Policeman O'Connor Makes Arrest After Hard Fight.

Policeman George O'Connor, whose quick action prevented the explosion of a bomb in the Tombs Court on Saturday morning, was once knocked down and twice struck yesterday by a man he was arresting, according to the police.

Salvatore Lore of 212 Elizabeth Street, was leaving his home, when several boys, among them Salvatore De Napoli, made remarks that incensed him. While Lore was threatening the boys, the police said, De Napoli's older brother, Anthony, tried to settle the quarrel, but aroused Lore's anger. As Anthony was turning away, according to the police, Lore fired two revolver shots at him, but missed both times, because De Napoli threw himself to the ground.

O'Connor was at Mott and Kenmare Street, two blocks away. He saw Lore turn from Elizabeth Street into Kenmare and run toward the Bowery. The policeman pursued Lore into the Williamsburg Subway station, at Kenmare Street and the Bowery. On the station platform the fugitive hid behind a post and struck the policeman on the back of the head as he passed.

Lore then ran up the steps, and O'Connor, who had been knocked down, jumped to his feet and continued the chase. He drew his revolver and called to Lore to stop. The man obeyed, but after O'Connor caught him and returned his revolver to his pocket he struck the policeman in the face. O'Connor drew his club and quickly subdued the prisoner.

KILLED IN AUTO CRASH.

Hotel Proprietor's Neck Broken — Ten Hurt in Other Accidents.

One person was killed and ten injured in automobile accidents near this city yesterday. Joseph Bogner of 502 East Eighty-third Street, proprietor of a hotel in Astoria, was found dead with a broken neck after he had been thrown out of a motor driven by Michael Pisani of 30 Chestnut Street, Flushing. The auto skidded and struck an electric light pole on the old Stone Road in East Elmhurst at 2 o'clock yesterday morning.

Five persons who were riding shortly before 3 o'clock yesterday morning in an auto owned by Alexander Aarons, Jr., of Montauk Avenue, Bayside, were hurt when they were thrown out of the motor, which collided in Elmhurst, L. I., with an auto driven by James Hogan of 202 West 106th Street, Manhattan. The injured were:

AARONS, ALEXANDER, Jr.; sprained wrist and abrasions of leg.
AARONS, Mrs. ALEXANDER, Jr., cuts about the head, body, and face.
BRADY, Mrs. HENRY, Montauk Avenue, Bayside, a daughter of Philip Donahue, Treasurer of Tammany Hall, broken arm, cuts on the body and scalp.
JACKSON, FREDERICK, Wright Avenue, Bayside, bruises about the body and legs.
PECK, Miss FRANCES, Montauk Avenue, Bayside, cuts on her hands and contusions.

Mr. Aarons and his guests were returning from a dinner party in Manhattan and were going rapidly along Jackson Avenue, near Twenty-fifth Street, Elmhurst, when the collision occurred. The limousine body of the Aarons car was torn off its fastenings, and the chassis continued for twenty feet. The Hogan car turned over. Mr. Hogan, who was alone in his auto, escaped unhurt. Edward Poole, the chauffeur of the Aarons car, and Henry Brady, one of the passengers, were not injured.

A seven-passenger auto, in which Frank Forsyth, a vaudeville manager and producer, was returning to New York with a party of five friends from Bridgeport, Conn., where his company had been playing, collided on the Boston Post Road about half a mile west of Rye, N. Y., at 1:30 o'clock yesterday morning, with an automobile owned by R. F. Copeland of New Haven, Conn. Mr. Copeland was in the car with his son, R. W. Copeland, a student of the Sheffield Scientific School at Yale, and the latter's cousin, Miss Iva Waterbury of New Haven. They were returning home from New York. The younger Copeland was driving.

Mr. Copeland, it was said, was dazzled by the glaring lamps of a large auto just behind the Forsyth automobile, and drove his car squarely into the Forsyth motor. The Copeland car was wrecked, and its occupants were thrown into the road.

Miss Waterbury was picked up unconscious, and carried to the office of Dr. Charles W. Walker at Rye, who found she was suffering from a slight concussion of the brain. The other occupants of the motor suffered only from shock. The Forsyth car had its front wheels smashed, its mudguards torn off, and its axle bent. The occupants were badly shaken up, but escaped injury.

Three persons were hurt when the chauffeur of the auto of John C. Wiarda of 875 St. Mark's Avenue, Brooklyn, drove his motor into a ditch on the Queens Road, near Motor Parkway, yesterday, to avoid hitting another car. Mrs. Wiarda, her daughter, and Miss Spence, a trained nurse at the Rivercrest Sanitarium, were bruised and cut by broken glass. Miss Spence, who was the most severely injured, was taken to Flushing Hospital in an automobile belonging to Montgomery La Roche of Garden City, which the chauffeur was dodging when the accident occurred.

NEW MOVIE CIRCUIT.

D. V. Picker and H. Whitman Bennett Combine Forces to Establish It.

David V. Picker and H. Whitman Bennett announced yesterday that they had joined forces to found a new circuit of moving picture theatres. The alliance has been brought about through the sale by Mr. Picker to Mr. Bennett of a half interest in the control of the Burland and Eighth Avenue Theatres.

Mr. Picker, who is a well-known merchant, assumed the lease of the Burland Theatre in the Bronx even before its erection, and was responsible for the building of this large theatre. He took over its management last June. The Burland is a modern fire-proof theatre and has the largest seating capacity of any playhouse in the Bronx. It was there that "Cabiria" was presented.

The Eighth Avenue Theatre, was formerly known as Miner's Eighth Avenue. Like the Burland, it is now devoted to motion pictures. It has recently been remodeled.

Messrs. Picker and Bennett expect soon to have a theatre on Broadway, where they will establish central offices for the circuit, which is also to include houses in Brooklyn and near-by cities. Mr. Picker will be in personal charge of both houses.

BLIZZARD IN BRITISH ISLES.

Heavy Snows, Gales on Coasts and Many Ships Wrecked.

LONDON, Nov. 16.—Severe Winter weather has reached England in the last twenty-four hours. Snow a foot deep is reported from Bakewell, County of Derby. The highways are blocked and snow plows are being used. The mountain roads in North Wales are impassable owing to the blizzard, which has drifted the snow.

On account of the continuous heavy rain the Rivers Dee, Severn, and Dovey are over their banks, and much damage to property has resulted.

Severe weather, with the mercury at 25 degrees, is reported from the Lothians, Lammermoor Hills, Scarborough, Doncaster, and throughout the Lake districts. Six inches of snow has fallen in Scotland, and the street cars in Aberdeen are kept running with difficulty.

Along the coasts many accidents to shipping have occurred. The bark Invernie went ashore on Ballyferis Point; two pilot boats have been wrecked at Deal; the steamer Kenilworth went on the rocks at the entrance to the Tyne. The crews of all four vessels were saved.

OHIOANS MEET TONIGHT.

William H. Truesdale to be Elected President of Society.

The twenty-ninth annual meeting of the Ohio Society of New York takes place tonight at the Hotel Manhattan. Dinner will be served, after which will be read the reports of officers and standing committees and the annual election of officers and trustees will take place. The Nominating Committee has reported the following ticket:

President—William H. Truesdale; Vice Presidents—Charles D. Hilles, Ralph H. Wallace, Ralph Peters, Raymond C. Penfield, and Charles P. Bruch; Secretary—Milton P. Jackson; Recording Secretary—William A. Dobbyn; Treasurer—Howard Elmer Crall; Board of Trustees, to serve three years—Samuel E. Moorhead, Ernest F. Cook, and James Sherlock Davis.

ANARCHIST TURNS TABLES ON WHITE

Interrupts Agitator's Service as White Did Dr. Woelfkin's and Ushers Put Him Out.

WHITE REPUDIATES FORCE

Says His Church Has Nothing in Common with Anarchists—Would Treat Rockefeller Tenderly.

While he was trying to preach a sermon inspired by the lighted bomb which was found on Friday in Magistrate Campbell's courtroom, Bouck White experienced at Bryant Hall yesterday afternoon the same kind of an interruption he inflicted upon the Rev. Dr. Woelfkin in Calvary Baptist Church last June.

The interrupter asked, as White had at Calvary Church, the right to speak for five minutes. But he was not allowed to finish his request. There were hisses from all parts of the hall. White called for a hymn, while ushers went toward the man who had interrupted the service.

The followers of White in the Church of the Social Revolution sang lustily, but the voice of the disturber sounded above them in the midst of calls of "Put him out!" and "Back to the anarchist gang!" White called out to him to come later to the church offices in East Twenty-fifth Street, where he would be listened to not for five minutes, but for ten minutes. The message was not heard in the rear of the room, where the disturbance centred. White dismissed the meeting, and as he did so ushers pushed the heckler toward the door.

"Don't block up the hallway" and "Keep moving," they cried as they pushed the disturber down the stairs. The congregation, filing down the stairs one flight to the ground, at the same time, heard their pastor denounced in fiery terms "for laying down on the anarchists."

Woman Denounces Interrupter.

When half the congregation was out of the hall a woman mounted a chair, from which she announced that she recognized the disturber as a young anarchist who was making trouble at all the meetings he could get into.

Outside in the street the disturber continued to rail at White and his followers until the last of them was gone. He was said to be Theodore Freeman, an anarchist, who was arrested in front of the Night Court when Bouck White was there for his first hearing after his arrest in Calvary Baptist Church. Freeman then led a group of anarchists in cheering for White. He threatened "to get even" with a policeman who told him to move on, and he was taken into the Night Court and sentenced to five days in jail. The police then dispersed a crowd of White's followers, who were trying to carry White on their shoulders away from the Night Court, belaboring those holding White so hard that he fell to the ground.

Freeman said last night that he turned against White because of the sermon in which he put the responsibility for the bomb found in Magistrate Campbell's courtroom on the anarchists, and urged all of his followers to have nothing to do with the anarchists and all who believed "daggers and bombs instead of ideas were going to settle the problems that beset us."

"The I. W. W. movement," said White, "wrecked itself when it became contaminated with the anarchist movement. I want to say that we have no fight in our Church of the Social Revolution with Dr. Woelfkin or his church. I believe Dr. Woelfkin is one of the most heavily laden men in the world. And I believe that the saddest man in all the world is John D. Rockefeller, sitting up there on his estate at Tarrytown. What these men need is not bombs. They need a light to guide them on their way out of the dark night in which they find themselves.

Favors Tenderness for Rockefeller.

"I say we must approach men like Dr. Woelfkin and Mr. Rockefeller in all tenderness, as a surgeon would, and while we act with a surgeon's firmness we must hold to the remedial purpose underlying all our acts.

"But with the anarchists it is different. With them we have a real fight. They, and not Dr. Woelfkin are our real foe. I do not agree with Sol Fieldman, who preceded me, with the idea that Rockefeller money paid for the bomb which was planted in Magistrate Campbell's court, even if Mr. Fieldman did tell of oil wells Rockefeller money blew up, and of the work of Rockefeller gunmen.

"It is too horrible to think that this money would endanger the life of one speaking for the present industrial world. The anarchists set that bomb, I believe, and they did it because they knew that when I came out of jail, Magistrate Campbell, as the man who sentenced me, would be in the limelight."

It was when White concluded his repudiation of the anarchists that Freeman rose to denounce him. Sol Fieldman, who had been in charge in Bouck White's absence, turned the church back to its founder and pastor, with an impassioned speech against the Socialist Party organization.

"Even on the night before our meeting in Carnegie Hall," Fieldman shouted, "the Socialist machine sent its officials down to the office of the Socialist Party organ, and those agents forced that newspaper to take out our advertisements which said that Meyer London was going to attend. They told the editors Meyer London would not come. But they couldn't coerce Meyer London as they coerced Eugene V. Debs. I went to London after the suppression of our announcements and I told him what the Socialist Party machine had done. And this is what London answered:

"'I am facing my first test of courage, and if the Socialist Party machine wants to force the issue of whether it is to run me in Congress, then I will have to meet the test. I am coming to your meeting and I am going to welcome Bouck White home.'

"So in Congressman Meyer London we have a brave leader, around whom all who hate the Socialist machine can gather. I charge that this Socialist machine acted with treachery and falseness than which the treachery of the capitalist class could not be worse, when it sent its officers to suppress our advertisements with false assertions that Meyer London would desert us."

WIRE BACK THEY ARE WED.

W. Weisbecker and Former Ruth Hoehn Send News from Seashore.

The families of Walter Weisbecker of 181 West 126th Street, who, with his brothers, Charles and Arthur, owns several large markets in Harlem, and Miss Ruth Hoehn of 471 West 144th Street received telegrams late Saturday night from the Hotel Marlborough at Atlantic City saying that the two had been married that morning and were at the Jersey Coast resort on their honeymoon. They had been engaged since Aug. 12 and had made plans for an elaborate wedding ceremony, but a few days ago they decided to forego it and get married at once.

On Saturday Miss Hoehn went away in the automobile of Miss Marguerite Ungrich of 473 West 144th Street, telling her mother that she was going to the Yale-Princeton football game. Instead, however, they picked up Weisbecker, his brother Arthur, and Carl Heusser, and got a marriage license. The ceremony was performed by the Rev. U. Pritchard of 102 West Ninety-third Street, after which the newly wedded couple left for Atlantic City and Miss Ungrich and a party of friends went on to the football game.

DIES IN HIS CHAIR.

Brother of ex-Controller Metz Passes Away Suddenly in Newark.

Samuel Metz, a brother of former Congressman and Controller Herman A. Metz of New York, walked into William Bohrer's saloon at 41 Waverley Avenue, Newark, on Saturday night, and sat down in a chair in the back room. Shortly afterward he was found dead. A large bruise was found on the back of his head, and the police and County Physician McKenzie have ordered a thorough investigation. The body was removed to Holle's morgue.

Mr. Metz, who was 46 years old, had been separated from his wife for some time, and had been staying at 129 Quitman Street, a block from where he died. His wife lives at 111 Elizabeth Avenue. According to the police he had been drinking heavily. His friends are not inclined to believe that there was any foul play connected with his death, thinking that the bruise probably resulted from a fall. An autopsy will be performed tomorrow.

KILLED HIS RIVAL, WOMEN TELL POLICE

Ex-Boarder Caught Running Away After Four Shots Were Fired in Flat.

A SECOND MAN WOUNDED

Ninth Avenue Crowd Chased Alleged Murderer Brandishing a Pistol Till Policeman Got Him.

Sounds of quarrelling, followed by four pistol shots, brought the people of the tenement at 332 West Thirty-sixth Street to their doors at 6 o'clock last night in time to see a man dash downstairs from the third floor, brandishing a revolver. As he fled men and boys joined in the chase, and by the time he reached Ninth Avenue a small army was at his heels. The pursuers had all but caught up with him, when, at the corner of Thirty-fifth Street, he was downed by Policeman Allen of the West Thirty-seventh Street Station.

The weapon which he had thrown away in his flight was picked up as the crowd led the way back to the house in Thirty-sixth Street. There on the third floor were found Rosie King and her sister, Mary Kenniker, and two men, Mickle Stronnglous, a Greek, and Rocco Postorino, an Italian. Stronnglous lay stretched upon the floor with a bullet wound in his head. Postorino sat nursing a bullet wound in his wrist. An ambulance was sent for, but before Dr. Kellogg arrived from the New York Hospital Stronnglous was dead.

The others were taken to the West Sixty-seventh Street Station, where they were examined by Assistant District Attorney Breckenridge of the Homicide Bureau. The man caught running away said he was Alexander Evanoff, a Bulgarian.

According to the stories told by the women and Postorino, Evanoff used to be a boarder in their flat. Recently, they said, his place had been taken by Stronnglous. Last night, they said, Evanoff returned, stood in the doorway, and opened fire at his rival. At the first shot the Greek threw up his hands and sank to the floor. The ex-boarder then leveled his gun at the women, but before he was able to pull the trigger Postorino, who was nearest the door, had caught his arm and the bullet went wild. The two men fell to the floor struggling, while the women fled, screaming, to the next room. For more than a minute the two men wrestled. Then Evanoff succeeded in tearing himself free, but not until two more shots had been fired, one bullet wounding Postorino in the wrist, the other piercing Evanoff in the hand.

Evanoff said he had merely called to borrow some money, as he was out of work. He denied that he had started the shooting, and insisted that the others had opened fire on him the moment he entered the room. Evanoff was held on a charge of murder.

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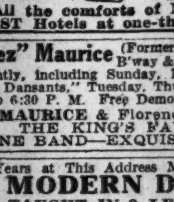
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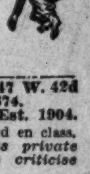
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